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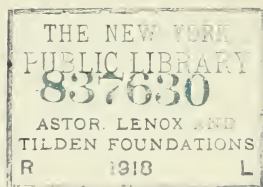
HISTORY
OF THE
Development of Missouri
AND
PARTICULARLY
OF
Saint Louis



VOLUME II.

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COMMERCIAL DEVELOPMENT

St. Louis was conceived and born a child of commerce, the possibilities of the fur trade of the west being directly responsible for the establishment of a trading post at this point, which was made possible by the organization of the "Louisiana Fur Company." In 1762 this company, of which Pierre Laclede Liguette was the head, secured from Labadie, who was then governor of Louisiana, the privilege of trading with the Indians on the Missouri river and west of the Mississippi river, with authority to establish such posts as they might see fit in the furtherance of their enterprise. The Louisiana Fur Company was organized in New Orleans, then the capital city of the Province of Louisiana, and to the enterprise of some of the citizens of that city the credit is due for the existence of the embryo of the St. Louis of 1907.

In 1763, when Laclede set out to explore the "Empire," whose commerce he controlled, there were numerous difficulties to overcome, fraught with dangers and hardships, which none but sturdy and brave natures could hope to contend with. Among others who accompanied him were two

young men, who had to an unusual degree the qualities that distinguished the successful men of that day; the brothers, Auguste and Pierre Chouteau, who afterwards became leading citizens of "Old St. Louis."

To successfully carry on the business of the Louisiana Fur Company it was essential that a trading post should be established at some particular point on the Missouri or Mississippi rivers which would not only afford ready transportation to the markets of the world, but be reasonably accessible to trappers, hunters and Indian traders of the entire western country as well.

After carefully investigating various points along the river, Laclede finally decided that no other site presented so great advantages as the spot on which St. Louis is now located. On February 15, 1764, formal possession of the site was taken, under the direction of Laclede, and named St. Louis.

The commerce of the first years of the post was of the crudest character, and for many years after pelt was the mode of exchange, and deer skin the basis of value. The "prominent merchant" of those days was lucky in having a commodious six by twelve room in which to carry on his business, and live in as well, his stock usually being piled in the corner indiscriminately. Later on the post began to assume the airs and importance of the village, having by that time become firmly established as an important trading point.

St. Louis was then a "small town, near Cahokia," where was located the nearest post office, and when the one-horse mail arrived once a month, all St. Louis had to cross the river for their news and mail from the friends and world beyond.

Up to 1804 there were few Americans in St. Louis; there was a small ferry, several stores and mills, a tavern, etc., all doing a nice business for those days. The fur trade being still the most important business of the place, the annual value of the fur trade for fifteen consecutive years being \$203,750.

In 1808 Pierre Chouteau, Manuel Lisa, Wm. Clark, Sylvester Labadie and others, organized the Missouri Fur Company. Other enterprises of a like character succeeded, in which the names of the Chouteaus, Astors, Campbells, Ashley, Sublett, Pratte, Cabanne, Bent, etc., are conspicuous.

On July 12, 1808, the *Missouri Gazette* made its first appearance, with Joseph Charless as editor.

In 1809 St. Louis ceased to be a village, being incorporated as a town the ninth of November of that year, receiving its first charter from the Court of Common Pleas for the district of St. Louis, under legislative enactment. The government consisting of mayor and board of aldermen.

Beer was manufactured by St. Vrain and Habb at Bellefontain in 1810, the same year Jacob Philipson opened a small brewery in the city.

After an existence of forty-six years, St. Louis had a population of 1400 souls. In 1815 the population had increased to 2000. St. Louis, at this time, was entering an important period of its development. The root of commercial activity was taking hold, a more progressive population was coming in, business houses were becoming more numerous, larger and more active. The first bank, the Bank of St. Louis, was organized in 1815, and in 1817 the first steamboat, the Gen. Pike, commanded by Capt. Jacob Reed, arrived on August 2nd, landing near the foot of Market street; the same year the Bank of Missouri was chartered. The *Western Journal*, established in 1815, in opposition to the *Gazette*, with Wm. Christy at the head, had changed hands in 1816, taking the name of *Emigrant*. In 1817 Col. Thos. H. Benton, needing an organ, associated with himself Isaac N. Henry and E. Maury, and changed the name to the *Enquirer*, after a stormy existence, during which time Patrick H. Ford and Duff Green occupied the editorial chair. It was bought in 1827 by Chas. Kemile and Chas. Orr, who changed the name to *The Beacon*, which ceased publication in 1832.

The establishing of banks and a banking system was hailed with delight, as filling a long felt want, and the prospect of steam navigation was a great incentive to trade development, but unfortunately the banks soon failed and steamboat transportation did not materialize as anticipated. The

old plan of shipping to the east was a serious problem, for it took as long as four years to get the return on a consignment of furs to Europe, and several months were consumed on a trip to the east and return. The perseverance and patience of the merchant of the early days of St. Louis is wonderful to contemplate. The obstacles they overcame and the hardships they faced in carrying their business to a successful issue were of the most trying nature. At the end of the season the merchant would gather his currency in the form of pelts, put them on a raft or barge, and start for the eastern market, by the Mississippi and Ohio rivers, on a trip it took months to consummate, and then the tedious return trip. Sometimes a number of traders or merchants would pool their shipments and place them in the east in the hands of trusted persons. Bands of river pirates added to the dangers of the trip, and it is no wonder that St. Louis grew with a snail's pace during the first years.

After the arrival of the first steamboat St. Louis seems to have taken a new lease of life, as shown by the increase of population, from 2000 in 1805, to 4598 in 1820. It had taken fifty-one years to grow to a town of 2000 population. During the next five years it increased over one hundred per cent in population, and many times that in importance as a place of business, this being a period of unusual business activity.

May 19, 1819, *The Independence*, in charge of Capt. Nelson, made a trip up the Missouri river to Franklin, Mo., being the first steamboat to leave St. Louis for the Missouri river, and on June 2nd, the *Harriet*, Capt. Armstrong commanding, was the first steamboat to arrive from New Orleans, making the trip in twenty-one days. Generations later, this same trip was made in less than four days.

The first street paved in St. Louis was Market street, between Main street and the Levee, by Wm. Decker; the material used being stone, which was laid on edge.

In 1820 the trade of St. Louis amounted to \$2,500,000.

In 1821 the first loan offices were established, and the first brick pavement laid in St. Louis, on Second street.

The town of St. Louis had increased in importance and prestige at such a pace, and civic pride to such an extent, that the town charter was considered as having had its day, and on December 9, 1822, St. Louis was incorporated as a city, with an area of 385 acres; this had increased to nearly 50,000 acres in 1907. A line running up Mill Creek Valley to Seventh street, north to a point west of "Roy's Tower," thence to the river, constituted the boundary line of the new city.

During the next six years the commercial progress of St. Louis was but slight, a fact clearly shown by an increase in population of only 600 between the years 1820 and 1828. The Bank of St. Louis and the Bank of Missouri both went to the wall. Satisfactory steamboat transportation was still lacking, the few boats on the Mississippi and Ohio rivers at that time being small and inferior in every respect, but in 1827 six steamboats were operating regularly out of St. Louis to nearby points.

In 1829 the United States Bank of Philadelphia established a branch in St. Louis, with Col. John O'Fallon as president. This branch was closed in 1832, when President Jackson vetoed the charter of the parent bank, which was the occasion of a strong protest on the part of a number of St. Louisans, while others held a counter meeting, endorsing President Jackson.

In 1830 the dawn of a new era was at hand. With a population of less than six thousand St. Louis was now taking a firm hold on business affairs, and her interests were of a greater variety and were furthered by more progressive action. A. Lynch & Co. had opened their new brewery in 1826, and John Mullanphy was selling ale the year after, and shortly after Ezra English was also manufacturing ale. These were all small affairs, according to our standards, but sufficient to meet the demands of the city at that time. A tobacco factory, con-

ducted by Richards and Quarrels, had been in operation since 1817, and the paint and oil industry, which had its genesis in 1816, under the direction of a Mr. Wilt, was rapidly becoming established as an important industry for those days, the result of the fine quality of soft lead, barytes and other mineral earths found in large quantities near St. Louis.

In 1822 or 1823 a lot of 70 by 150 feet, on the corner of Second and Olive streets, with a good stone house, log kitchen, barn and good fence, sold for \$1500.00. About the same time a lot on Third street, between Plum and Cedar streets, 75 by 150 feet, sold for \$225. In 1805 thirty-five acres situated in what is now the business district, sold for \$40.00. In 1811 the total assessed value of real and personal property in St. Louis was \$134,516, and the rate of taxation was one-half of one per cent. Lots on Olive street, at what is now Ninth to Twelfth streets, probably sold from one to three dollars per foot in 1830. Seventy-seven years later (1907), a lot 53 feet on Olive street by 105 on Tenth street, was leased for ninety-nine years on a valuation of nearly \$10,000.00 per foot. The real estate business, as we know it, did not exist in 1830, and values did not increase very rapidly until later, though there was a healthy, steady growth at this time.

The period from 1830 to 1865 is commonly referred to as the "Steamboat Era," though the first years of the thirties were hard years for St. Louis;

we find the steamboat business growing and the first of the real steamboating began to materialize. There were arrivals from New Orleans, Cincinnati, Louisville, Pittsburg, and points on the Missouri and Illinois rivers, a total of eight steamboats having entered the port of St. Louis during the year.

The question of a system of water works had been agitating the public for some time, culminating in the construction of a reservoir on Ashley and Collins streets, east of Fifth street, in 1832, with a capacity of 230,000 gallons.

During the next three or four years the finances of St. Louis were in a bad way, no banking facilities except as furnished by private parties, and the "wild cat" currency of other states a menace to trade, and most unsatisfactory.

In 1833 the population of St. Louis was less than six thousand, the whole tax on personal and real property being \$2745.84, valued at a little over \$2,000,000.00.

In 1834 the first daily paper made its appearance, published by the *Herald*.

Up to 1835 St. Louis had been buffeted by the commercial falls, with no light hand, but though she staggered under many a blow, the rebound always found her stronger and more firmly established than ever, and while the years to follow have their own trouble, St. Louis was now focusing the conditions which would make success a certainty. Having served her apprenticeship, she was entering

the lists to win her proper place among the cities of the world. One of the most important indications of this was an act on the part of some twenty-five merchants, which was destined to do more than any other one factor in the advancement of "Old St. Louis," by the organization of the "St. Louis Chamber of Commerce," in the summer of 1836. The association thus formed did not contemplate the buying and selling of produce as is now done on 'change, but was formed for consultation and co-operation, and to look after matters that affected the general business interests of the city. Meetings were held monthly in the evenings, and different matters were discussed and acted on as required. The first meeting was held in the office of the Missouri Insurance Company, on the east side of Main street, between Olive and Pine streets. Henry Tracy was elected president, Henry Von Phul, vice-president, and John Food, secretary and treasurer. During the next session of the legislature a charter was obtained and the former association became a corporation. The membership increased so rapidly that new quarters soon became a necessity, when they were removed to the second floor of the Missouri Republican building.

In 1836 a branch of a banking agency of Cincinnati commenced business in St. Louis, but the idea of St. Louis finances being in the hands of foreign agencies was not satisfactory to the pride of St. Louis, and in 1837, at the instigation of a number

of citizens of St. Louis, the Bank of the State of Missouri was established under charter from the State of Missouri, with a capital of \$5,000,000, one-third belonging to the state, which had the right to name several of the directors. The doors were opened for business on the 11th of April, 1837, with John Brady Smith as president, and Hugh O'Neil, Edward Walsh, Samuel S. Reyburn, Edward Dobyns, Wm. L. Sublett and John O'Fallon, as directors. It was a bank of issue, and for over thirty years its notes were accepted throughout the entire western country with as much confidence and as readily as in St. Louis.

The first charter granted by the State of Missouri for a railroad was in 1837, for the St. Louis and Bellevue Mineral Railway, and the first survey for a railway made west of the Mississippi river, was ordered by the state and made in 1839, for the nearest and best route from St. Louis to Iron Mountain, Missouri.

The first effort made in St. Louis towards street transportation was by a Mr. Belcher, in 1838, who started an omnibus line, which soon proved a failure.

In 1839 Judge J. B. C. Lucas and Col. Auguste Chouteau donated the land for the court house, and work was commenced immediately, but tardy progress postponed the completion until 1862.

From 1835 to 1840 was one of the boom periods, the population increasing to 16,000 in 1840, an in-

crease of 230 per cent since 1830. From an arrival of eight steamboats in 1830, the arrivals had increased to 2095, in 1839. Business of every kind was moving fast and the people generally were prosperous.

In 1841 there were in St. Louis two foundries, twelve tin, stove, grate and copper manufacturers, thirty-seven blacksmiths and housesmiths, two white lead, red lead and litharge, manufacturers, one castor oil factory, twenty cabinet and chair factories, two linseed oil factories, three lead pipe, fifteen tobacco and cigar manufacturers, eleven coopers, nine lathers, twelve saddle, harness and trunk manufacturers, fifty-eight boot and shoe shops, six grist mills, six breweries, one glass cutting establishment, a britannia manufacturer, a carpet manufacturer, oil cloth factory, sugar refinery, chemical, fancy soap, pottery, and stoneware manufacturer, a stone cutter, two tanneries and several manufacturers of plows and other agricultural implements.

The development of the cotton business in St. Louis dates from 1841, when a few bales were received, which increased to 20,000 bales in 1863, and to nearly 500,000 bales in 1880.

The incorporated bounds of St. Louis were extended in 1841, increasing the area to 630 acres; the growth of the city from 1840 has been rapid, the tendencies being toward the north, between 1840 and 1850, and a rapid advance to the south and southwest from 1850, and to the northwest

from 1854 to 1860, in later years the growth has been phenomenal in all directions, the western side particularly having been built up into one of the largest and handsomest residence sections to be found in any city in the United States. The corporate bounds of the city have been extended from time to time until 1876, when by legislative enactment, St. Louis County and the city were separated, the county conceding a considerable portion of its territory, as well as its right of county jurisdiction over the affairs of the city of St. Louis. The water works have been increased from time to time to meet natural requirements, streets have been laid off and paved, sewers and water pipe laid, etc., until in 1907 St. Louis is one of the best equipped cities in the country.

In 1840 the gas company was incorporated, the old plan, what there was of it, of lighting the city, having served its day, but it was not until six years later, on the night of November 4, 1847, that the gas plant commenced operation with a general illumination.

The various rivers and bayous of the Mississippi river furnish St. Louis with over 16,000 miles of navigable water, tapping the richest agricultural country in the United States, and being the natural headquarters for most of this vast territory. It is evident that her commercial greatness was assured. Among other staples that come to it naturally is cotton, which is evidenced by the fact that St. Louis

soon became the largest inland cotton market in the United States. The first cotton factory was established by Adolphus Meier in 1844, which afterwards became the St. Louis Cotton Factory Company.

During the war with Mexico, in 1846, there was great activity in St. Louis. The river was overrun with boats carrying troops and supplies to New Orleans, and the city being the outfitting point for New Mexico and Utah, there was a great demand for material, and business of all kinds was good. Again, in 1849, when the California gold excitement was at its height, St. Louis being the main outfitting point, there was a great rush of business, the river, at this point, being almost choked with steamboats, and the importation of goods reached the sum of two billion dollars.

At this time the river interests were dominant, and probably one-third of St. Louis' population were interested in one way or another with the river trade. When the Boatmen's Bank was organized as the Boatmen's Savings Institution October 18, 1847, it came into instant favor, and ever since has been an important factor in the banking business of St. Louis. It obtained its second charter in 1856, having a capital of \$400,000, and in 1873, the name was changed to the Boatmen's Saving Bank, and again in 1890 to the Boatmen's Bank.

The Chamber of Commerce was now well established as the dominant body for all matters pertain-

ing to the welfare of St. Louis, and it had been found necessary to move several times to larger quarters. The needs of a merchants' exchange had been felt for some time, and at a special meeting, held on the 11th of September, 1849, the vice-president, Geo. K. McGunnegal, stated the object of the meeting to be to take into consideration the subject of the establishment of a merchants' exchange, and the procuring of suitable quarters for the same, for temporary use, with the idea of erecting a suitable edifice later on. After discussion, the matter was referred to a committee, of which Jas. E. Yeatman was chairman. The committee reported on September the 17th, that it was impractical at that time to build a merchants' exchange, and recommended the leasing of the second floor of the building owned by Mr. Charless, next door to the corner of Olive and Main streets. The report was adopted, and a committee was appointed for the purpose of establishing a merchants' exchange. In the meantime, the millers of St. Louis, in February, 1849, on the invitation of James Waugh, and T. A. Buckland, held a meeting at the office of C. L. Tucker and organized the Millers Association by electing as directors Gabriel Chouteau, Dennis Marks, Jno. Walsh, Joseph Powell, Mr. Tibbets, T. A. Buckland, and Jas. Waugh; Jos. Powell was elected president, and Chas. L. Tucker, secretary. There were present at the meeting, in addition to the gentlemen named above, Messrs. Henry Whit-

more. Henry Pilkington, J. G. Shands, Geo. P. Plant, Alphonso Smith, Messrs. Goodfellow and Robinson, and Mackelroy and Tibbets. A committee was appointed to rent rooms and procure the necessary tables, pans, etc., and to invite the merchants to bring their samples for sale, and about the first of March the Millers Exchange was opened at Nos. 9 and 11 Locust street, and was, it is believed, the first exchange in the United States established for buying and selling produce.

The Chamber of Commerce soon after established the Merchants Exchange in connection with the Chamber of Commerce, on the corner of Main and Olive streets, and from the best information to be had, it seems that about the first of January, 1850, the Millers Association joined in the Merchants Exchange, and the business was consolidated under the charter of the Chamber of Commerce.

At a meeting held on November 24, 1855, the president was authorized to accept a proposition made by Messrs. Ed. J. Gay and Robt. Barth, in which a building was to be erected, fronting 123 feet on the east side of Main street, between Market and Walnut streets, the second floor to be for the exclusive use of the Merchants Exchange, at a rental of \$2500 a year for ten years. This building was occupied July 1st, 1857.

In 1862, on account of dissensions brought about on account of the Civil War, a number of the mem-

bers withdrew from the Merchants Exchange and organized the Union Merchants Exchange, good feeling, however, returned after the war, and the members of the Union Merchants Exchange returned to the exchange 1875, which then became the Merchants Exchange of St. Louis. The old hall had become too small for the needs of the organization following the development of St. Louis after the war, when Geo. Knapp appeared before the board of directors and submitted a plan for an elegant and commodious building, to be erected on the square bounded by Third, Chestnut and Pine streets. The plan was favorably considered, resulting in the erection of the present Merchants Exchange building. The board of directors of the exchange at that time consisted of Messrs. Gerard B. Allen, president; R. P. Tansey, vice-president; Geo. Bain, second vice-president, and Geo. P. Plant, Jno. F. Mauntell, W. H. Scudder, Phil. C. Taylor, D. P. Rowland, W. J. Lewis, Web. M. Samuel, Jno. A. Scudder, Jno. Wahl and Miles Sells, directors. A corporation was formed under the name of the St. Louis Chamber of Commerce Association, and the amount of capital stock fixed at \$1,000,000. The original board of directors consisted of Messrs. R. J. Lackland, B. W. Alexander, H. T. Blow, G. B. Allen, Geo. Knapp, Jno. A. Scudder, Web. M. Samuel, Geo. Bain, Geo. P. Plant, H. L. Patterson, E. O. Stannard, W. J. Lewis, and D. P. Rowland. A committee was ap-

pointed to obtain subscriptions to the stock of the new company, and the enterprise which had been carried to so successful a conclusion was fairly inaugurated.

On the 12th of December, 1871, the directors met and organized the board by electing Rufus J. Lackland, president, G. B. Allen, vice-president; Geo. Knapp, second vice-president; Geo. H. Morgan, secretary and treasurer. The board went to work at once to purchase the ground which was finally secured at a net cost of \$561,700.86, and subscriptions to the capital stock were obtained to the amount of \$835,700. Work was commenced at once, the corner stone being laid the 6th of June, 1874, on the corner of Third and Pine streets, with Masonic ceremonies, which was the occasion of a large procession and public demonstration. The new building was formally opened December 21st, 1875.

In 1841 Wm. J. Lemp established a completely equipped brewery for the manufacture of lager beer, at the corner of Second and Walnut streets, which fairly inaugurated beer making as we know it to-day. From this beginning has grown one of the largest industries of St. Louis.

That the revolutionary movement in Europe in 1848 was destined to have a great influence on the destinies of St. Louis was soon after proved by the large number of Germans who came to St. Louis to make it their future home, and it has ever since

been a favored place for these excellent citizens. St. Louis owes much to its German population. Among other accomplishments that they brought with them was the art of beer making, which from that time on, has been an important industry in St. Louis, the number of breweries having increased from one, in 1841, to twenty-four, in 1854, making 60,000 barrels of beer, worth \$360,000, and to forty breweries in 1860, producing 207,000 barrels, valued at \$12,000,000.

In 1890 the number of breweries had been reduced to eight, principally through various consolidations, with a yearly product valued at \$16,200,000, employing 2870 hands, whose wages amounted to \$2,870,000, with a capacity of 2,265,000 barrels of beer a year and a capital of \$16,000,000.

In 1844 another important factor in the development of St. Louis had its beginning when Erastus Wells associated himself with Calvin Case and established an omnibus line, the beginning of the present street railway system. The omnibus line ran from the National Hotel, on Market street, to the ferry, at the upper end of the city, and though the people were shy of it at first, not thinking it an exactly genteel way of traveling through the streets, it soon won its way to public favor, and other lines of a similar nature were soon projected.

The first consolidation of public utilities in St. Louis was made in 1850, when Erastus Wells, Calvin Case, Robt. O'Blennis and Lawrence Matthews

pooled their interests. In 1851 there were six lines in existence, employing 90 omnibuses, 450 horses, 4 stables, and about 100 hands. The bounds of St. Louis had increased to such an extent that the omnibus as a satisfactory means of public conveyance was a failure, and the necessity for a better system urgent, and when the question of the horse railway was taken up by the citizens of the first ward at a meeting held at Jager's Garden, on the 3rd of January, 1859, it met with instant favor. T. C. Chester called the meeting to order, and David Bayles was elected chairman, and Benjamin Bryson, Sebastian Burbeck, and Noah H. Whittemore, chosen vice-chairmen, and W. S. Hilyer, secretary. Committees were sent out to arouse public interest in the idea, and the result was the organization of the first street railway company of St. Louis, named the "Missouri Railroad Company," and the first car was run on the line the 4th of July, 1859, driven by Erastus Wells, president of the company. This first trip was made under great difficulties, amid many hurrahs and much excitement. It is evident that the rails of this first line were not laid with the skill and precision of later years, and the fact that quantities of small rock had been put in the track, added greatly to the troubles of the trip, as these rocks would be pushed in the way of the car wheels by the horses, in consequence of which the car was off the track nearly as much as it was on. One of the annoyances

of the trip was the persistency with which the small urchins hung on to the platform of the car, subjecting themselves to great danger when the car was under way, and causing considerable anxiety to the distinguished passengers. However, the road was soon in good working order and was a great success. During the same year the Citizens and Peoples lines were also started, various lines and extensions being added from time to time.

In 1882 the following lines were in operation, viz: Benton and Bellefontaine, established in 1866; Cass Avenue and Fair Grounds, established 1875; Lindell, established 1867; Missouri, established 1859; Mound City, established 1866; Peoples, established 1859; St. Louis, established 1859; South St. Louis, established 1876; Tower Grove and Tower Grove and Lafayette, established 1866; Union Line, established 1865, extended 1875; Union Depot, established 1862. Total miles of railway, 119.6; operating 496 cars; 2280 horses; 1010 men, carried 19,600,000 passengers in 1882.

In 1885 the cable rapid transit came into general use in St. Louis. In 1899 the lines of St. Louis employed 4000 men, used 25,000 horse power in 400 miles of street railway. The value of plants in 1899 was \$50,000,000.

In 1849 St. Louis had its first telegraph, the newspaper service of this period costing \$20.00 a week.

The development of St. Louis during this period is indicated by the increase of population: In 1840 the population of St. Louis was 16,000; in 1850 it had increased to 77,860, an increase of 327 per cent; to 188,587 in 1860, an increase of thirty-six fold from 1830.

In 1850 St. Louis was a hustling, thriving city. This was the very heyday of steamboating, when the roustabout was in his glory, the levee alive with shipping, and the river full of steaming palaces, whose existence was a perpetual competition. The rush and life of those days are gone for ever, but St. Louis can never forget them, for they were the very heart and sinew of the life that followed. The disasters on the river were numerous; fires, explosions of boilers, snagging, etc., all tending to keep up the dangers and excitement of river navigation; but with all that, nearly every body was making money and the business of St. Louis was advancing by bounds.

The years from 1850 to 1860 were important years in the development of St. Louis. It was during this period that a considerable part of the foundation of the greater St. Louis was laid. It marks the dawning of the railroad era. About this time a general interest was aroused in the building of railroads throughout the country, and St. Louis was the particular point of attraction and initiative in this section. Railroads were projected and incorporated in Illinois, Indiana and Missouri, that were

to form important trunk lines to St. Louis. The Ohio and Mississippi Railroad, chartered by the state of Indiana for the construction of a railroad from Cincinnati, Ohio, to St. Louis, via Vincennes, Indiana, was the first to come in from the east, the first train arriving in East St. Louis in 1857. This was the occasion of a big celebration on the part of St. Louisians, people from many cities along the line and prominent citizens of Cincinnati. The St. Louis directors of the original company were Messrs. Bryan Mullanphy, Ferdinand Kennett, Robert Campbell, George K. McGunneagle and William Carr Lane. The Ohio and Mississippi Railroad now forms an important part of the Baltimore and Ohio Railroad Company, organized in 1893.

The Alton and Sangamon Railroad Company was another of the early railroads receiving its charter from the State of Illinois in 1847, for building a railroad from Alton to Springfield, Illinois. This, completed in 1852, was extended to Bloomington in 1854, and to Joliet in 1855, connecting at that point with the Chicago and Mississippi to Chicago. The original charter of this road did not contemplate extending its line to St. Louis on account of the policy of the Illinois legislature, which was to prevent, as far as possible, cities in other states from benefiting from acts of the state of Illinois. Therefore, Alton remained the southern terminal for this road for a number of years, connection being made with St. Louis by fast steamers

on the Mississippi river, and for a time this was the favored route to the northeast for St. Louisans. In 1857 the road was reorganized as the St. Louis, Alton and Chicago Railroad Company, with St. Louis as the objective southern terminal; this, however, was not consummated until 1863, when the track was completed to East St. Louis. In 1872 the line was extended from Roodhouse, Illinois, to Cedar City, Missouri, and through the control of the Kansas City, St. Louis and Chicago Railroad in 1879, gave a through line from St. Louis and Chicago to Kansas City, Missouri. Other extensions and connections have been made from time to time, until the famous "Alton" system became one of the best railroad properties in the country.

The Wabash had its genesis in a little road built from Meredosia to Springfield, Illinois, in 1838, though the first use of the name did not appear until 1852, when the Lake Erie, Wabash and St. Louis Railroad Company was incorporated to build a road across the state of Ohio. From time to time over twenty railroads have been consolidated and important extensions made to make the "Wabash" of 1907. By securing possession of the Decatur and East St. Louis Railroad in 1870 it gained entrance into St. Louis, with through line to Toledo, Ohio. The western division of the Wabash had its beginning in the North Missouri Railroad Company, incorporated March 3, 1851, to build a line from St. Charles, Missouri, to the Iowa state

line. In 1852 the charter was amended so as to extend the road to St. Louis, and at a meeting held in St. Louis June 11, 1853, Frederick Schulenberg, Lewis Bissell, Gerard B. Allen, Thomas L. Sturgeon, Francis Yosti, Charles D. Drake, Arnold Kregel, James T. Sweringen, James S. Rollins, Calvin Case and William G. Moore were elected directors. Col. John O'Fallon was made president, E. C. Willis, secretary and treasurer, and C. D. Drake, counsel. Col. O'Fallon declined re-election at the next meeting, and Isaac H. Sturgeon succeeded to the presidency. The road was beset by difficulties from the beginning, and was finally established through the assistance of the state, being completed to Macon, Missouri, February 1st, 1859. By means of further favors from the state in 1865, it was able to complete the line from Moberly to Kansas City, erect the bridge across the Missouri river at St. Charles, and extend the line to the Iowa border. The name was afterwards changed to the St. Louis, Kansas City and Northern Railroad Company, and subsequently passed into the hands of the Wabash Railroad Company, which later on absorbed the Brunswick and Chillicothe, the St. Louis, Council Bluffs and Omaha, and the accessory roads in Iowa and Missouri in 1879. The name of the Wabash was changed in 1875 to the Wabash, St. Louis and Pacific Railroad Company. The Wabash entered Chicago in 1880 by getting control of the Chicago and Paducah and the Chicago and Strawn Rail-

roads, also securing through connection to Detroit in the same year. This road, with the St. Louis, Iron Mountain and Southern and the Missouri Pacific Railroad, is under the influence of the "Gould System," and with its extensions and connections forms one of the great railway systems of the world.

The Illinois Central was chartered in 1857 to build a road from Chicago to Cairo, Illinois, with a branch from Centralia to Galena.

In May, 1853, the first part of the road was completed and opened between La Salle and Bloomington. In 1855 the branch to Dubuque and Galena was finished, and in September, 1856, the line was finished to Cairo from Chicago and Galena. The Illinois Central made connection with St. Louis at Sandoval, via the Ohio and Mississippi Railroad, but did not enter St. Louis over its own line until 1896, when it secured control of the St. Louis, Alton and Terre Haute Railroad, and later secured a direct line to Chicago by getting control of the St. Louis to Springfield section of the St. Louis, Peoria and Northern Railroad, which had previously gone into the hands of a receiver.

The Pennsylvania Railroad Company entered St. Louis through the "Vandalia," the St. Louis, Vandalia and Terre Haute Railroad Company, from which the name was taken, was opened to St. Louis in 1870. The Vandalia system being composed of the Vandalia, Terre Haute, Terre Haute and

Indianapolis, Terre Haute and Logansport, Terre Haute and Peoria, and the East St. Louis and Carondelet Railroads. This was the first line to run through cars to New York and inaugurated the first fast mail from St. Louis to the east.

The Louisville and Nashville, which was chartered by the state of Kentucky in 1850, entered St. Louis in 1880, when it secured control of the St. Louis and Southeastern Railroad, which extended from St. Louis to Evansville, Indiana. The St. Louis and Southeastern was completed in 1871—went into the hands of a receiver in 1873, and in 1879 passed to the control of the Nashville, Chattanooga and St. Louis Railroad. The Louisville and Nashville gives St. Louis direct connections with the south and southeast.

The "Burlington" had its beginning in 1852 in a little branch road from Turner Junction to Aurora, Illinois. The same year the Chicago and Aurora Railroad Company was organized, succeeding the Aurora Branch Railroad Company, extending the line to Mendota. In 1885, by authority of the legislature of Illinois, the name was changed to the Chicago, Burlington and Quincy Railroad Company. Consolidations were effected and extensions have been made from time to time until now it is one of the largest systems in the United States, running trains over its own lines from Chicago and St. Louis to Denver, Colorado, and Billings, Montana in the West, as well as covering the central

west with a net work of tracks, entering the important cities of that section. The Burlington secured an entrance into St. Louis by getting control of the St. Louis, Keokuk and Northwestern Railroad, which had previously come into existence through the absorption of eleven small roads. One of the important links in the Chicago, Burlington and Quincy Railroad is the old Hannibal and St. Joseph Railroad, which was one of the first roads chartered by the state of Missouri and is the one road of the original railroads that discharged its obligation to the state without recourse to the courts. The Hannibal and St. Joseph Railroad was chartered in 1847, ground broken at Hannibal in 1851, and was completed to St. Joseph, Missouri, in 1859.

In 1904 a spur was built from the Burlington main line to Mexico, Missouri, connecting with the C. & A. and arrangements made by which the C. & A. and Burlington inaugurated the new St. Louis to Kansas City line.

The "Big Four," officially known as the Cleveland, Cincinnati, Chicago and St. Louis Railroad Company, is one of the important lines to the east, making connections at Cincinnati with the Chesapeake and Ohio Railroad for Washington and New York. This line was formed in 1889 by the consolidation of several railroads, the St. Louis connection being the St. Louis and Indianapolis Railroad, which commenced operation July 11, 1870.

The Toledo, St. Louis and Kansas City Railroad Company was reorganized in 1900 as the Toledo, St. Louis and Western Railroad Company, commonly known as the "Clover Leaf."

The Southern Railway absorbed the Louisville, Evansville and St. Louis Railroad Company in 1901, thereby securing entrance into East St. Louis.

The Chicago, Peoria and St. Louis Railroad organized in 1887 and St. Louis extension completed in 1890.

The St. Louis and Cairo Railroad Company, a narrow gauge road, completed in 1875, was bought by the Mobile and Ohio Railroad Company, who immediately broadened the gauge and commenced running regular trains into St. Louis in 1886.

The Louisville, Henderson and St. Louis Railroad Company is closely identified with the Louisville and Nashville Railroad Company, and enters St. Louis over the Louisville and Nashville tracks.

The Pacific was St. Louis' first railroad. A charter having been granted by the state, Thomas Allen called a meeting of the incorporators for January 31, 1850. The following gentlemen being present: Col. John O'Fallon, James H. Lucas, Edward Walsh, George Collier, Daniel D. Page, James E. Yeatman, Wayman Crow, Thomas Allen, Adolphus Meier and Adam Mills.

John O'Fallon was elected president; Thomas

Allen, secretary, and Daniel D. Page, treasurer. In March, 1850, thirteen directors were elected, and on the motion of Col. O'Fallon, Thomas Allen was elected president; Louis A. Lebaume, secretary, and James P. Kirkwood, chief engineer. On July 4, 1851, L. M. Kennett, who was then mayor of St. Louis, commenced actual construction by removing the first spadeful of dirt, which was the occasion of a large and enthusiastic public demonstration. The Pacific road was particularly a St. Louis enterprise, fostered by the state, counties and individuals. On November 13, 1852, the road was completed to Sulphur Springs, a distance of about five miles from the starting point, and the first train made a trip on the Pacific Railroad. In the fall trains were running to Kirkwood, and the first division to Pacific was completed July 19, 1853, and to Jefferson City in 1855. To celebrate the completion of the road to Jefferson City, a trainload of prominent people and excursionists had started to Jefferson City from St. Louis, and one of the most appalling calamities of the century occurred when the train went through the bridge over the Gasconade river. The road was completed into Kansas City in 1865, under the able management of Mr. Daniel Randall Garrison, who completed the road under the stress of war times, amid the greatest difficulties. Within a few years the road passed to the control of Commodore C. K. Garrison of New York, and sub-

sequently to that of Jay Gould, in whose hands the road was a great success. Other roads have come under its control and extensions have been made until to-day it covers a vast territory, reaching the richest sections of the United States.

In 1851 the St. Louis and Iron Mountain Railroad was chartered, reviving for the most part, the charter of the Bellevue Mineral Railroad Company, chartered in 1837. The first board of directors were: John O'Fallon, James Harrison, William M. McPherson, Jules Valle, Henry Kayser, Francis Kellerman, Jr., William H. Belcher, Andrew Christy, Solon Humphreys, Lewis V. Bogy, John Simonds, Frederick Schulenberg, and John Caverder. On November 7, 1853, the following directors were chosen: Wm. H. Belcher, Jno. Caverder, Jno. How, Adolph Abeles, L. V. Bogy, L. M. Kennett, M. Brotherton, Jas. Harrison, Wm. M. McPherson, F. Schulenberg, E. Haren, M. Miller and E. R. Mason. L. M. Kennett being elected the first president.

The road was completed to Pilot Knob in May, 1858. The first locomotive manufactured by William Palm of St. Louis having been placed on the rails of the road in 1856. Failing to live up to its obligation to the state, the state took possession, and the road was managed by three commissioners until January 12, 1867, when Thomas Allen came into possession of the road, incorporating the St. Louis and Iron Mountain Railroad Company, July 29,

1867, having adopted the same name and acquired the property and rights of the original corporation. The state's attorney, claiming that Thomas Allen and associates had not lived up to agreement, the governor seized the road, January 15, 1868, but the legislature ordered complete restoration and confirmed the title forever by the act of March 17, which secured Thomas Allen in the possession thereof. Extensions were made to Texarkana, branches built to Hot Springs and other points. In 1887 the St. Louis and Iron Mountain became a part of the Gould system, and through its connection with the Texas and Pacific, and the International and Great Northern, both of the Gould system, direct connections were made to points in Texas, Mexico and the great southwest. The official title of the road is the St. Louis, Iron Mountain and Southern Railroad Company.

The "Frisco" was originally a part of the "Pacific Railroad," and one of the original chain of roads intended to traverse the different sections of the state, making connections with the Pacific Railroad at Franklin, now Pacific, Missouri. It was completed to Rolla, Missouri, in 1861, having had the troubles common to all the new roads in this part of the country, excepting the Hannibal and St. Joseph Railroad, it went into the hands of a receiver in 1866 on account of failure to meet its obligations to the state, and was bought by General John C. Fremont, who failed to meet his obliga-

tions, and the governor took possession the next year. It was then sold to Andrew Pierce, Jr., and J. B. Hays, who changed the name to the South Pacific. After that it became the Atlantic and Pacific, which was sold in 1876, and the St. Louis and San Francisco Railroad Company then came into existence. The road was built from Pacific to St. Louis, and from Rolla to Springfield and beyond, to points in Arkansas, Indian Territory, Kansas and Texas, etc. It has absorbed other roads, branches have been built, and consolidations have been effected, until to-day the Rock Island-Frisco System is one of the largest and most important systems in the United States. In 1904 the Frisco and Rock Island systems were consolidated, the Rock Island securing control of the St. Louis, Kansas City and Colorado Railroad, completing that road to Kansas City, and St. Louis, and the Frisco got control of the Chicago and Eastern Illinois Railroad, building a new line from Pana, Illinois, to Granite City, completing the Chicago connection, the St. Louis to Memphis line being opened the same year.

The Missouri, Kansas and Texas Railroad Company came into existence April 7, 1870, taking over the southern branch of the Union Pacific, Junction City to Chetopa, one hundred and eighty miles. The Neosho Valley and Holden, the Labette and Sedalia and the Tebo and Neosho Railroads, the lines from Sedalia to Parsons, and from Holden to

Paola, were then built. Extensions were also built through the Indian Territory to Denison, Texas, in 1873. April 29, 1872, the M., K. & T. purchased the St. Louis and Santa Fe from Holden to Paola, and in 1874 the Hannibal and Central Missouri, between Hannibal and Moberly. It was originally the intention to go around St. Louis, but the management finally saw the advantages of a St. Louis connection, which was effected in 1893. The M., K. & T., like all the other lines entering St. Louis, has built branches, made extensions and absorbed other lines to make the road as we know it to-day, and the "Katy," as it is commonly known, is one of the great railroads of the southwest.

The St. Louis Southwestern Railroad Company was organized in 1891, though it had its origin in 1876. In 1885 the company passed into the hands of Samuel W. Fordyce, as receiver, and was sold to J. W. Paramore and others the next year, the road then being known as the St. Louis, Arkansas and Texas Railroad. In 1887 the Arkansas and Southern Railroad bought the property in Arkansas, and about the same time the property of the Little Rock and Eastern Railroad Company, and the name was changed to the St. Louis, Arkansas and Texas Railroad Company of Arkansas and Missouri. Extensions were made and then the road went again into the hands of a receiver. In 1890 the road was sold to Louis Fitzgerald, pur-

chasing trustee, and the St. Louis and Southwestern Railroad came into existence. The Gould interests secured control of the road, and it now forms one of the links of that system. This road is commonly known as the "Cotton Belt."

The genesis of the terminal connections of St. Louis was in an act of the legislature of Illinois chartering the Wiggins Ferry Company, March, 1819, entitled, "An act to authorize Samuel Wiggins to establish a ferry upon the waters of the Mississippi, near the town of Illinois, and to run to same from lands at said place that might belong to him, provided he should not use any boat or water craft except such as should be propelled by steam, horses, oxen, or other four-footed animals." The charter in a modified form, but of greater length, was renewed to Wm. C. Wiggins, Andrew Christy, Adam L. Mills, Louis V. Bogy and Napoleon B. Mullikin, the right and privilege creating them—the Wiggins Ferry Company—a body corporate and politic by the name and style of the Wiggins Ferry Company, with perpetual succession and very extensive powers, as to purchase of lands for coal mining, the construction of levees, docks, warehouses, etc., which was approved February 11, 1853. Until 1869 this was the only means of transfer between St. Louis and East St. Louis, for the railroads, and in winter it was very unsatisfactory, especially when the river was frozen over. Rail-

roads being compelled to refuse perishable freight at that time. After 1869 barges for the transfer of cars, and inclines were made by the Madison County Ferry Company at Venice, and the Wiggins Ferry Company put in inclines at East St. Louis, operated by the Ohio and Mississippi Railroad on the north and the Indianapolis and St. Louis on the south, pioneers in this service between St. Louis and East St. Louis, the inclines on the west side of the river being operated by the North Missouri Railroad at Mound street, and by the Iron Mountain and Missouri Pacific at Chouteau avenue, on the south. Nearly all of the earlier railroads were built narrow gauge (all having since been made standard gauge), which necessitated all ferries and terminal connections using a third rail, and while this method was crude, it was a big advance over the old method of breaking bulk on either side of the river, adding not only to the convenience in handling, but a great reduction in cost of freight as well, thereby helping to encourage trade development to a considerable degree.

The North Missouri Railroad had terminals for passenger traffic at Biddle street and freight at North Market street. The Missouri Pacific had built a small shed on the west side of Fourteenth street, near Poplar street, in 1852, the first depot built in St. Louis, later on erecting a larger station on the west side of Seventh street, near Poplar, where the freight house now stands, and in 1852

or 1853, the Iron Mountain erected a two-room station at Plum street, and about the same time the North Missouri built their station.

The roads entering East St. Louis maintained passenger and freight stations on the east side, passengers being transferred by omnibus, and all freight, except car load lots, broke bulk in East St. Louis and was hauled by the then existing transfer companies over the river to St. Louis. Each line maintained ticket offices on both sides of the river. The old Planters Hotel was the point of arrival and departure in St. Louis until the Eads bridge connections were effected.

In 1873 the East St. Louis and Carondelet Railroad was built with inclines for ferry service to Carondelet, where connections were made with the Iron Mountain Railroad on the west, thereby gaining trade in that section, heretofore controlled by the Wiggins Ferry Company.

The bridging of the Mississippi at St. Louis had long been a live question, and when Capt. Eads undertook the construction of the famous structure that bears his name in 1867, it was recognized as one of the important events of the century. This was emphasized in 1874, when the bridge was completed. It had been assumed by the promoters of the bridge, as well as the public, that as soon as the bridge was completed the railroad would hasten to taken advantage of this safe and convenient crossing of the great Mississippi. They were mistaken;

there were other interests in the field, consequently the bridge and its great tunnel lay idle, as far as the railroads were concerned, nearly a year. It had originally been the intention of the projectors of the bridge to provide terminal facilities. This was probably hastened by conditions, resulting in the organization of the Union Railway and Transit Company in 1875, to furnish power, yards, etc., that the bridge might be operated to advantage. The Union Depot Company was organized to provide passenger facilities, and on June 13, 1875, the first passenger train discharged passengers at the new Union Depot, located at Twelfth and Poplar streets, extending from Eleventh to Twelfth streets. This was considered a model depot and ample for all future needs, containing eleven tracks, sheds covering platforms between tracks, substantial brick buildings, containing waiting rooms, baggage and express rooms, and the second floor offices.

It was a great improvement over the separate depot, and for a number of years served its purpose well; however, in less than ten years traffic had outgrown the depot and consideration of better facilities were in order. In 1880 the St. Louis Terminal and the East St. Louis Terminal Railroads were organized to furnish freight facilities at St. Louis and East St. Louis for the bridge, extending the yards on both sides of the river, which, in addition to freight terminals of a number of individual roads and the famous Cupples stations, has

given St. Louis superior facilities for handling freight. In 1889 the 'Terminal Railroad Association was formed for the purpose of constructing the new Union Depot, taking over the St. Louis Terminal, the East St. Louis Terminal, the Union Railroad and Transit Company, and the Union Depot Companies' properties. The new Union Station was completed in September, 1894, which gave to St. Louis one of the handsomest, most convenient and largest union railway stations in the world. In 1904 extensive improvements were made in the approaches to the station, and additions installed beneath the tracks, which has added greatly to its facilities in handling trains, baggage, etc., the interlocking system used, and the arrangement of the tracks and approaches, being a perfect equipment.

In 1889 the St. Louis Transfer Railroad was built from the water works on the north to Arsenal street on the south, with frequent inclines and Wiggins Ferry connections, forming a most convenient belt line for railroads entering the city from the north, west and south.

In 1887 the Merchants Bridge Company was organized by prominent St. Louis business men, the Eads bridge arbitrary, as it is commonly called, and other conditions supposed to be of a retarding nature to St. Louis commerce, were the immediate cause of the project. One of the conditions of the grant by the United States Government was a

clause prohibiting its consolidation with the Eads bridge interests, but like many other good clauses, this was made to be broken. In 1893 the Merchants Bridge and Terminals was absorbed by the Terminal Railroad Association. The Merchants bridge, with ample terminal facilities on both sides of the river, was completed in 1890. The Wabash and the St. Louis Transfer Railroad, being the original lines to use the bridge on the west side. Belt lines were built, and to reach the Iron Mountain, Missouri Pacific and Frisco Railroads on the south, the elevated road was built from Second and Carr streets to Eighth and Gratiot, where delivery yards were established and connections with other roads effected.

The St. Louis Transfer Company has been a factor in terminal development, and has occupied a position of satisfactory service to both the railroads and the merchants. The St. Louis Car Service Association has also rendered a desirable service in freight movement.

St. Louis is one of the great railroad centers of the world, and without a doubt the railroads have been the greatest factor in the development of St. Louis, the lines radiating as they do to every point of the compass, traversing the richest agricultural and mineral country of America. In 1850 to 1860 the population of Missouri was little over eight hundred thousand, with a taxable wealth of one hundred to one hundred and fifty million dollars. The

railroads were built mostly on credit, as cash was very scarce at that time, the state, counties, cities and towns voting bonds liberally, the debt insured in this way amounted to about fifty million dollars at one time. Emigration into the state was rapid, the railroad contributing to this to a very large extent. With the increase of population came the increase in agriculture, mining, business, etc., and the state was able to meet its obligations without disturbing its credit, though the railroads themselves were in financial straits for many years, and changes in management were frequent.

In 1897 there were six thousand, six hundred and sixteen miles of railroad in Missouri that cost three hundred and fifty-seven million, two hundred and sixty-four thousand dollars. The population had increased to three million, and the taxable wealth to one billion, one hundred and eight million, three hundred and forty-eight thousand, two hundred and ninety-three dollars. In 1905 there were over ten thousand, three hundred and thirty-eight miles of railroad in Missouri that cost over five hundred and seventy million dollars. The population had increased to three million, eight hundred and ninety-six thousand. In 1906 the taxable wealth had increased to one billion, four hundred and eighty-nine million, three hundred and ninety thousand, three hundred and nineteen dollars.

The population of St. Louis increased from 77,860 in 1850, to 700,000 in 1907, and the value of real and personal property from \$87,625,534 in 1865 to \$4,499,000,000.00 in 1907 (estimated). Before the war St. Louis commerce did not extend over a large territory, but the extension of the railroads increased her influence to such an extent that St. Louis soon became the metropolis of the southwest. In 1881 the following states were officially considered as being tributary to St. Louis: Missouri, Arkansas, Kansas, Nebraska, one-half of Illinois, one-half of Iowa, one-half of Texas, one-half of Kentucky, Indian Territory, one-half of Tennessee, Colorado, New Mexico, one-half Louisiana and Mississippi, with a total population of 10,853,055 in 1880, which had increased to 16,646,000 in 1907 (estimated). A coincidence of the railroad development about St. Louis is the fact that about the time that the railroads were coming into general use, the difficulties of navigation on the Mississippi river were multiplying, added to this the inroads of the railroads on the river transportation business, we mark the decline of the steamboat interests. In recent years, however, a great deal of attention has been given to the subject of river navigation. The advantages of this great national waterway have been impressed upon the bordering states and cities, and the cry for deep water from the Lakes to the Gulf, culminating in President Roosevelt's trip during the month of October, 1907, in

the interest of the movement, bids fair to make the subject an issue in future national campaigns, which it is confidently expected will lead to a practical and satisfactory consummation.

Considered in the light of modern business conditions the banking system up to 1857 was unsatisfactory, if not chaotic, "wild cat" notes, issued by obscure Illinois banks, being a principal source of trouble. These banks, located in obscure places, would issue notes, which were handled by agents and accepted at one to three per cent discount. It was often the case that a merchant accepting these notes would find them of no value twenty-four hours after. When the legislature of the state of Missouri made provision for a general banking system in 1857 to supply the people with a sound currency, it was received with general satisfaction throughout the state. The basis of the system was authority to issue two dollars in paper to one dollar of paid up capital, the notes to be payable in specie on demand. The banks organized under this law were subject to examination by state commissioners, who were required to make regular and full reports of bank conditions. This brought about a satisfactory banking system, which operated successfully until the national banking law went into effect in 1862, when the notes of the state banks disappeared on account of the tax of ten per cent that the national bank law imposed. The result was that, with one exception, the St. Louis banks of is-

sue became national banks, and their development has been continuous under this system.

Prior to the existence of the state banking law there were a number of private bankers, prominent among which was the house of Daniel D. Page and his son-in-law, Henry D. Bacon, with a branch house in San Francisco, which undertook the building of the Ohio and Mississippi Railroad. When the panic of 1855 came, its resources were tied up in that enterprise, with no alternative but failure. Other prominent houses were: Lucas, Turner and Company, L. A. Benoist & Co., Jno. J. Anderson & Co., Darby, Barksdale & Co., Bogy, Miltenberger & Co., B. M. Runyan & Co., Tesson and Daugen, Loker and Renick, E. W. Clark & Co. and Allen, Copp & Nesbit.

The run on Page and Bacon, in 1855, started a general panic in St. Louis, during which over \$700,000.00 was withdrawn on Saturday, January 15th, when Sunday came and saved all from ruin. By Monday the banks had got together, and a card published and signed by John O'Fallon, Edward Walsh, J. B. Brant, L. A. La Beaume, L. M. Kennett, John How, James Harrison, Charles P. Chouteau and Andrew Christy, pledging their fortunes in support of the leading banking houses, proved a panacea to the public excitement and saved the day.

When the general panic of 1857 struck St. Louis the same methods were tried to avert disaster, but the stringency increased, and banking houses were

forced to suspend. Even the old banks of the city ceased specie payment. The depression incident to the war following close upon this, forced a continuance of this condition until the resumption by the government in 1879.

After the war legitimate business relations were resumed. The southwest, especially, was entering a prosperous era, and the commercial energies of St. Louis were being focused on its legitimate trade territory. The St. Louis banks shared in the increasing prosperity, and when the panic of 1873 came, St. Louis was better able to withstand the shock than ever before, and by resorting to temporary expedient of certificates of indebtedness based upon approved assets and guaranteed by the banks in the clearing house association, business moved along and disaster was averted. Past experiences had instilled in the minds of financiers of St. Louis the necessity of sane retrenchments and careful management, and it was the exercise of this conservatism which gave to St. Louisans the stigma of "old fogysm." To a great extent, as a matter of fact, it was the acme of sound business operation, and when the panic was repeated in 1893 throughout the country, it found the St. Louis banks practically invulnerable.

The idea of trust companies originated in Philadelphia, Pa., in 1812. The original design was that of life insurance, other considerations being secondary. This has been changed entirely in the

modern trust company, their purposes now being akin to those of a bank, doing various services in addition, executing trusts, procuring capital for various enterprises, acting as registrars and agents for transfer of stocks and bonds, with power to execute wills, administer estates, to act as guardian, curator, assignee, to act as receiver, and depository for money for courts in complicated litigation, to do a general financial business for corporations and others, make investments, collect interest and perform a number of other financial services, not the least of which is the functions of a savings bank. They are under state supervision, the examiners being required to make minute examinations and reports at stated periods. Trust companies in Missouri were authorized by a state law, enacted in 1885, to which has been added various amendments. At first the trust companies in St. Louis were received as usurpers by the St. Louis banks, but there was a grafting of interests later on that reconciled matters, and both interests have developed side by side to the advantage and satisfaction of all concerned.

The St. Louis Clearing House began operations December 24, 1868, the charter members being the Accommodation Bank, Bartholomew, Lewis & Co., Boatmen's Savings Institution, Butchers and Drovers Bank, Central Savings Bank, Clark Bros. & Co., Commercial Bank, Exchange Bank, First National Bank, Fourth National Bank, Fourth Street Bank,

Franklin Avenue German Savings Institution, German Bank, German Savings Institution, Haskell & Co., International Bank, G. H. Loker & Bro., Mechanics Bank, Merchants National Bank, National Bank State of Missouri, National Loan Bank, North St. Louis Savings Association, Peoples Savings Institution, Provident Savings Institution, St. Louis National Bank, St. Louis Building and Savings Association, Second National Bank, State Savings Association, Third National Bank, Traders Bank, Union National Bank, Union Savings Association, United States Savings Institution, Western Savings Bank. Failures, liquidations, absorptions and consolidations have reduced the membership to thirteen in 1907, all other banks and trust companies clearing through members of the Clearing House Association. Of the banks belonging to the original Clearing House, and subsequent members, the following is a complete history to 1907:

The Accommodation Bank was reorganized as the Manufacturers Savings Bank in 1871. The Traders Bank absorbed by the Valley National Bank in 1873. The Valley National and Manufacturers Savings Bank were consolidated in 1878 as the Valley National Bank. Bartholomew, Lewis & Co. was changed to the Banking House of Bartholomew, Lewis & Co. in 1872, was reorganized in 1881, as the Laclede Bank. In 1885 the Valley National Bank consolidated with the Laclede Bank, and in 1890 the Laclede Bank became the Laclede

National Bank. In 1895 the Merchants National Bank and the Laclede National Bank went into voluntary liquidation for the purpose of forming a union, and the Merchants-Laclede National Bank came into existence. The National Bank of the Republic was organized in 1890, and taken over by the Merchants-Laclede National Bank in 1897. On August 22, 1907, the Merchants-Laclede National Bank had a capital of \$1,700,000.00 and deposits of \$12,778,223.47, total assets of \$18,103,522.92.

The Boatmen's Savings Institution became the Boatmen's Savings Bank in 1873, and the Boatmen's Bank in 1890. The statement for August 22, 1907, shows a capital of \$2,000,000.00, deposits of \$11,722,948.94, and total assets of \$15,432,935.70.

The Butchers and Drovers Bank failed July 14, 1877.

The Central Savings Bank failed July 7, 1876.

The Third National Bank had its beginning in the Southern Bank, organized in 1857, which changed its name to the Third National Bank on becoming a National Bank in 1864. The Chemical National Bank was organized in 1891, and was consolidated with the Third National Bank in 1897. August 22, 1907, the Third National Bank had a capital of \$2,000,000.00, deposits of \$30,993,177.83, and total assets of \$37,292,730.36.

The State Savings Association had its beginning in the State Savings Institution, organized in 1855.

Changed to the State Savings Association in 1859, to the State Bank of St. Louis in 1889, and to the State National Bank of St. Louis in 1899. The Commercial Bank of St. Louis was consolidated with the State National Bank of St. Louis in 1899. August 22, 1907, the State National Bank of St. Louis had a capital of \$2,000,000.00, deposits of \$11,721,516.22; total assets, \$16,030,661.13.

The Exchange Bank, organized 1857, liquidated 1879.

The First National Bank consolidated with the Empire Bank in 1873. The Empire Bank liquidated March 1st, 1877.

The Fifth National Bank was organized in 1882 and failed November 7, 1887.

The Fourth National Bank was organized 1864 and absorbed the Second National Bank in 1878. The Fourth National Bank, absorbed by the National Bank of Commerce in 1907. St. Louis Building and Savings Association, organized in 1857, changed to Bank of Commerce in 1868, to National Bank of Commerce in 1889. National Loan Bank, organized March, 1866, changed to Continental Bank in 1873, to Continental National Bank in 1889, absorbed by the National Bank of Commerce, 1902. The St. Louis National Bank, organized in 1857 as the Bank of St. Louis, was absorbed by the National Bank of Commerce in 1898. The statement of the National Bank of Commerce for August 22, 1907, shows a capital of \$10,000,-

000.00, deposits of \$58,347,275.92; total assets, \$84,027,321.87.

The Fourth Street Bank reorganized as City Savings Bank in 1872, changed to Bank of North America in 1873, liquidated April 4, 1877.

Franklin Avenue German Savings Institute, organized in 1867, was changed to the Franklin Bank in 1879. August 22, 1907, the capital of the Franklin Bank was \$600,000.00, deposits, \$5,515,076.66; total assets, \$6,740,332.81.

The Franklin Savings Institute was absorbed by the United States Savings Institute in 1877. The United States Savings Institute was absorbed by the Mechanics Bank in 1879. Haskell & Co. changed to Haskell Bank in 1871, was absorbed by the Lucas Bank in 1873. The Lucas Bank, organized in 1870, was absorbed by the Mechanics Bank in 1879, became the Mechanics National Bank in 1901. The Union Savings Association, organized in 1864, changed to the American Exchange Bank in 1888, to American Exchange National Bank in 1905. The Citizens Savings Bank, changed to Citizens Bank, 1895, was absorbed by the American Exchange Bank in 1897. In 1905 the Mechanics National and the American Exchange National Banks were consolidated, taking the name of the Mechanics-American National Bank. The statement for August 22, 1907, shows a capital of \$2,000,000.00, deposits of \$29,101,605.31, and total assets, \$36,315, 676.10.

The German Bank failed July 11, 1877.

German American Bank was organized in 1882. The statement for August 22, 1907, shows a capital of \$1,000,000.00; deposits, \$6,658,850.87, and total assets of \$8,158,850.87.

The German Savings Institute was organized in 1853. The statement of August 22, 1907, shows a capital of \$500,000.00, deposits of \$9,383,574.71, total assets of \$11,206,565.46.

The Hibernia Savings Bank, organized in 1873, liquidated August 1st, 1876.

International Bank, organized 1865, reorganized 1885, absorbed the business of the Iron Mountain Bank in 1877. The Carondelet Savings Bank, organized in 1875, absorbed the South St. Louis Savings Bank in 1876. The Carondelet Bank liquidated in 1878, the International Bank taking over its business. The statement of August 22, 1907, shows that the International Bank's capital to be \$200,000.00, deposits, \$2,735,626.59; total assets, \$3,122,705.16.

G. H. Loker & Bro. failed September 25, 1878.

The National Bank of the State of Missouri came under the control of a combination of capitalists, headed by Jas. B. Eads, in 1866, when it became a national bank, with eight branches in the state. Its capital was reduced in 1876 and on July 11, 1877, it failed.

The Mercantile Trust Company was organized in 1899, absorbed the American Central Trust Com-

pany in 1904, and the Missouri-Lincoln Trust Company in 1907. The Mercantile Trust Company became a member of the St. Louis Clearing House Association July 28, 1904. The statement of the Missouri-Lincoln Trust Company for August 22, 1907, shows capital of \$3,000,000.00, deposits of \$6,921,863.08, total assets of \$11,766,909.14. The statement of the Mercantile Trust Company shows a capital of \$3,000,000.00, deposits of \$21,426,103.02, total assets of \$31,230,090.15.

The North St. Louis Savings Association failed July 16, 1877.

Peoples Savings Institute failed February 1st, 1875.

Provident Savings Institute changed to Provident Savings Bank in 1885, failed July 14, 1886.

South Side Bank, organized in 1891. The statement of the South Side Bank for August 22, 1907, shows a capital of \$200,000.00, deposits of \$2,101,801.90, total assets of \$2,470,126.00.

The Union National Bank failed October 8, 1873.

Clark Bros. & Co. liquidated November 9, 1869.

Western Savings Bank liquidated in 1875.

Mercantile Bank, organized in 1871, liquidated January 27, 1877.

Clark's Savings Bank, organized in 1872, changed to Security Bank in 1875, liquidated August 1st, 1876.

Broadway Savings Bank, organized in 1872, failed May 22, 1879.

Capital Bank, organized in 1872, failed June 15, 1876.

West St. Louis Savings Bank, organized in 1872, failed January 13, 1876.

The Central National Bank, organized 1907. Capital, \$1,000,000.00; deposits on August 22, 1907, was \$5,877,231.41; total assets, \$7,899,-735.51.

Of the banks in St. Louis which are not members of the Clearing House, the following clear through members: Bremen Bank, organized in 1868, clears through the German American Bank. Statement of August 22, 1907, shows a capital of \$100,000.00, deposits of \$2,743,948.73, total assets of \$3,290,-910.48.

Broadway Savings Trust Company, clearing through the National Bank of Commerce, was organized December 16, 1904. Statement of August 22, 1907, shows a capital of \$100,000.00, deposits of \$556,488.89, and total assets of \$686,458.11.

Cass Avenue Bank, organized May 9, 1906, clears through the Third National Bank. Statement, August 22, 1907, shows a capital of \$100,000.00, deposits of \$665,519.52, and total assets of \$778,-600.21.

The Chippewa Bank, organized May 22, 1906, clears through the National Bank of Commerce. Statement, August 22, 1907, shows a capital of \$100,000.00, deposits of \$376,376.70, and total assets of \$488,459.93.

The City National Bank, organized August 3, 1903, clears through Mechanics-American National Bank. Statement, August 22, 1907, shows a capital of \$200,000.00, deposits of \$1,113,251.36, total assets of \$1,542,950.32.

The Commonwealth Trust Company, organized June 11, 1904, clears through the National Bank of Commerce. Statement, August 22, 1907, shows a capital of \$200,000.00, deposits of \$10,173,042.07, and total assets of \$16,128,996.84.

The Grand Avenue Bank, organized July 28, 1905, clears through the National Bank of Commerce. Statement, August 22, 1907, shows a capital of \$100,000.00, deposits of \$156,381.98, and total assets of \$260,890.16.

The Jefferson Bank, organized in 1892, clears through the Third National Bank. Statement of August 22, 1907, shows a capital of \$200,00.00, deposits of \$1,511,656.36, and total assets of \$1,837,236.36.

The Lafayette Bank, organized January 15, 1878, clears through the Boatmen's Bank. Statement, August 22, 1907, shows a capital of \$100,000.00, deposits of \$4,874,104.24, and total assets of \$5,954,742.87.

The Lemay Ferry Bank, organized February 27, 1906, clears through the Third National Bank. Statement of August 22, 1907, shows a capital of \$25,000.00, deposits of \$201,877.93, and total assets of \$231,071.81.

The Lowell Bank, organized June 14, 1905, clears through the Franklin Bank. Statement of August 22, 1907, shows a capital of \$100,000.00, deposits of \$274,524.59, and total assets of \$382,841.76.

Manchester Bank, organized in 1902, clears through the Third National Bank. Statement, August 22, 1907, shows a capital of \$100,000.00, deposits of \$1,089,852.95, and total assets of \$1,-287,657.15.

The Mississippi Valley Trust Company, organized October 14, 1879, clears through the Third National Bank. Statement, August 22, 1907, shows a capital of \$3,000,000.00, deposits of \$17,552,-869.88, and total assets of \$26,279,914.23.

The Northwestern Savings Bank, organized in 1873, clears through the Third National Bank. Statement, August 22, 1907, shows a capital of \$200,000.00, deposits of \$3,369,991.79, and total assets of \$3,940,398.59.

The St. Louis Union Trust Company is the result of a consolidation of the St. Louis Trust Company, organized October 8, 1899, and the Union Trust Company, organized June 16, 1890. The consolidation was effected in 1902. The Union Trust Company clears through the National Bank of Commerce. Statement, August 22, 1907, shows a capital of \$5,000,000.00, deposits of \$20,398,458.51, and total assets of \$31,927,068.27.

The Southern Commercial and Savings Bank, organized in 1891, clears through the German-Ameri-

can Bank. Statement of August 22, 1907, shows a capital of \$100,000.00, deposits of \$1,444,852.17, and total assets of \$1,643,602.86.

The Vandeventer Trust Company, organized May 8, 1906, clears through the Mechanics-American National Bank. Statement, August 22, 1907, shows a capital of \$50,000.00, deposits of \$246,124.07, and total assets of \$296,124.07.

The Washington National Bank, organized May 26, 1903, clears through Third National Bank. Statement, August 22, 1907, shows a capital of \$200,000.00, deposits of \$355,419.50, and total assets of \$713,054.14.

The Scruggs-Vandervoort-Barney Dry Goods Company established a banking department in connection with their store in 1906, clearing through the Boatmen's Bank. Statement, August 22, 1907, shows a capital of \$5,000.00, deposits of \$167,356.82, and total assets of \$173,157.39.

There are a number of banks and trust companies located in suburban towns and on the east side of the river, which clear through members of the St. Louis Clearing House Association.

August 22, 1907, the total assets of the strictly St. Louis banks and trust companies was \$388,520,995.64; capital, \$41,180,000.00; deposits, \$283,221,806.14. The clearings of the St. Louis Clearing House Association for 1869 were \$292,195,745.00. In 1879 the clearings were \$546,882,903, in 1889 the clearings were \$987,522,629.00. In

1899 the clearings were \$1,638,384,203.00. In 1900 the clearings were \$1,688,849,494. In 1904 the clearings were \$2,793,233,902. In 1905 the clearings were \$2,899,798,976. In 1906 the clearings were \$2,972,653,307.

The Civil War was detrimental to St. Louis business, but she was more fortunate than many, as the natural advantages of location had caused the National Government to make St. Louis one of the principal distributing points, and a considerable business grew out of this condition.

The population was 185,000 in 1860, and St. Louis had taken its place as one of the important cities of the country, though prior to this its trade influence was not extensive. After the war, however, in the general adjusting of things, St. Louis began to appreciate the extent of her opportunities, as evidenced in the rapid development of the entire western country, and then was born the spirit of commercial effort that has since made St. Louis the commercial metropolis of the great southwest. There were practically no industries, as we consider them to-day, prior to 1850, and it was not until after the war that what might be called a system of manufacturies was developed. The influence of the railroads as a factor in commercial development was now evident, and a system of varied industries was necessary to the proper development of St. Louis and its commerce. Pork packing and flour milling were flourishing, the preparation of

tobacco was carried on on a small scale, and beer was manufactured in sufficient quantities for local trade, and the cooperage business had grown out of the necessities of other industries. The internal revenue tax imposed during the war caused many of the small tobacco factories to close, which in turn, helped to increase the larger factories. In 1880 St. Louis was the largest tobacco manufacturing city in the United States. The manufacturing of street cars had its origin in a small shop owned by Andrew Wright, who had come to St. Louis to engage in repairing and painting omnibuses, which subsequently merged into a street car manufacturing business.

The first boot and shoe manufactory in St. Louis was established by Howard Brolaski in 1866. He failed during the panic of 1872-3. The advantages of St. Louis as a distributing point were too many to allow a business of this character to wane, and others soon took up the business of manufacturing boots and shoes, until to-day St. Louis has out-distanced all competitors as a shoe market.

The industrial development of St. Louis is best shown by the following statement:

In 1860	capital invested in manufacturing was.	\$	9,205,205
" 1870	" " " "	"	48,387,150
" 1880	" " " "	"	50,832,885
" 1890	" " " "	"	120,759,817
" 1900	" " " "	"	162,179,331
" 1905	" " " "	"	265,891,387

In 1860	the value of manufactured products was.	\$ 21,772,323
" 1870	" " " " "	109,513,950
" 1880	" " " " "	114,333,375
" 1890	" " " " "	213,199,268
" 1900	" " " " "	233,629,733
" 1905	" " " " "	267,004,314

In 1871	the number of wage-earners was.	29,684
" 1905	" " " " "	93,946

In 1871	the wages paid amounted to.	\$17,865,000
" 1905	" " " " "	56,015,197

In 1870	the value of raw material was.	\$ 60,427,500
" 1905	" " " " "	137,577,144

In 1865	the number of manufacturing firms was.	612
" 1900	" " " " "	6,732
" 1905	" " " " "	2,480

In 1865	the sales (manufacturing) was.	\$140,688,856
" 1905	" " " " "	556,169,000

In 1869	the clearings, St. Louis Clearing House,	
	was	\$ 292,195,745
" 1905	the clearings, St. Louis Clearing House,	
	was	2,899,798,976

In 1859	the amount of real estate assessed in	
	St. Louis was.	\$ 69,846,845
" 1905	the total assessed valuation of St. Louis	
	was	468,903,700

In 1877	there were 2115 building permits,	
	cost	\$ 3,229,726
" 1905	there were 8265 building permits,	
	cost	23,434,564

In 1877	real estate transfers amounted to.	\$10,606,469
" 1905	" " " " "	79,496,331

In 1864	receipts of flour were, bbls.....	1,161,138
" 1864	amount manufactured in St. Louis, bbls..	743,281
" 1905	receipts of flour were, bbls.....	2,529,780
" 1905	shipments of flour were, bbls.....	3,472,609
" 1905	amount manufactured in St. Louis, bbls..	1,285,537
In 1865	the receipts of corn were, bushels.....	3,162,313
" 1905	" " " " " "	18,067,905
" 1905	" shipments " " " "	14,547,717
In 1870	the receipts of wheat were, bushels.....	6,638,253
" 1905	" " " " " "	21,001,852
" 1865	" shipments " " " "	67,710
" 1905	" " " " " "	18,240,660
In 1865	the receipts of barley were, bushels.....	846,230
" 1905	" " " " " "	2,921,183
" 1905	" shipments " " " "	287,681
" 1865	" " " " " "	50,000
In 1870	the receipts of oats were, bushels.....	4,519,510
" 1905	" " " " " "	19,278,365
" 1865	" shipments " " " "	3,083,864
" 1905	" " " " " "	16,066,120
In 1870	the receipts of rye were, bushels.....	210,542
" 1905	" " " " " "	569,706
" 1865	" shipments " " " "	32,445
" 1905	" " " " " "	492,266
In 1865	the receipts of cotton were, bales.....	89,215
" 1905	" " " " " "	617,658
In 1880	bagging manufactured, yards.....	10,000,000
" 1905	" " " " " "	15,000,000
In 1865	the receipts of hay were, bales.....	266,511
" 1905	" " " " " tons.....	246,945
In 1865	the receipts of tobacco were, hhds.....	16,483
" 1905	" " " " " "	53,381

In 1865 the receipts of lead were, pigs.....	116,636
“ 1905 “ “ “ “ “ “	2,137,935
“ 1905 “ “ “ zinc and spelter were, slabs.....	3,364,955

In 1880 the hog product, total shipments, were, pounds	199,456,866
“ 1905 the hog product, total shipments, were, pounds	609,638,832

In 1870 the receipts of cattle were, head.....	201,422
“ 1905 “ “ “ “ “ “	1,254,236
“ 1870 “ “ “ sheep “ “	94,777
“ 1905 “ “ “ “ “ “	690,378
“ 1870 “ “ “ hogs “ “	310,350
“ 1905 “ “ “ “ “ “	2,407,336
“ 1880 “ “ “ horses and mules were, head	46,011
“ 1905 the receipts of horses and mules were head	190,193
“ 1865 total number of hogs packed, were, head..	84,093
“ 1905 “ “ “ “ “ “ “	1,908,592

In 1880 the receipts of lumber and logs were, feet	330,935,973
“ 1905 the receipts of lumber and logs were feet	1,674,996,000

		Pieces.	Bundles.
In 1865 the receipts of hides were....	187,591		7,310
“ 1870 “ “ “ “ “ “	120,739		37,424
			Pounds.
“ 1880 “ “ “ “ “ “		18,436,253	
“ 1905 “ “ “ “ “ “		63,544,350	

In 1865 the receipts of sugar were, hhds.....	17,889
“ 1865 “ “ “ “ “ bbls.	8,189
“ 1865 “ “ “ “ “ boxes	29,410
“ 1880 “ “ “ “ “ lbs.	113,627,470
“ 1905 “ “ “ “ “ “	206,268,750

In 1865	the receipts of molasses were,	bbls.....	10,090
" 1865	" " " " " "	1½-bbls.	998
" 1865	" " " " " "	kegs	1,461
" 1905	" " " " " "	gals.	3,042,600
In 1865	the receipts of coffee were,	bags.....	60,106
" 1905	" " " " " "	"	576,860
" 1905	" " " " " "	pkgs.	29,565
In 1879	the receipts of coal were,	bushels.....	36,978,150
" 1905	" " " " " "	tons.....	7,027,950
" 1870	" " " " " "	tons.....	957,259
In 1876	the total tons of freight shipped and re-		
	ceived were.....		6,380,150
" 1905	the total tons of freight shipped and re-		
	ceived were.....		39,512,088
In 1880	the receipts of wool were,	pounds.....	12,387,089
" 1905	" " " " " "	"	24,296,130
In 1900	the value of out-put of woodenware was.	\$	8,500,000
" 1905	" sales of the woodenware houses was		15,000,000
In 1890	the volume of the hat and cap business		
	was (estimated).....	\$	3,000,000
" 1905	the value (total) of hat and cap manu-		
	facturers was.....		275,448
" 1905	the sales of hats and caps from St. Louis		
	were		4,500,000
In 1890	the volume of the saddlery and harness		
	business was.....	\$	3,000,000
" 1905	the total value of the saddlery and har-		
	ness manufactured was.....		2,169,554
" 1905	the sales of saddlery and harness were..		4,000,000
In 1890	the volume of the hardware trade was..	\$	14,000,000
" 1905	" sales of the hardware trade were...		35,000,000
" 1905	" value of product manufactured in		
	St. Louis was.....		340,690

In 1900 the volume of (men's) clothing business	
was (estimated).....	\$ 3,500,000
“ 1905 the value of the product manufactured	
in St. Louis was.....	5,497,201
“ 1905 the value of the product of ladies' cloth-	
ing manufactured in St. Louis was....	3,075,066
“ 1905 the sales of clothing were.....	10,000,000
In 1880 the grocery sales were estimated at....	\$30,000,000
“ 1905 “ “ “ “ “ “	65,000,000
In 1890 the value of product of boots and shoes	
was	\$ 7,000,000
“ 1905 the value of product of boots and shoes	
was	19,000,000
“ 1905 the value of sales of boots and shoes were	50,000,000
In 1890 the product of the breweries were, bbls.	1,856,883
“ 1905 “ “ “ “ “ “	2,682,610
“ 1905 “ sales “ “ “	\$22,000,000
In 1890 the business of the dry goods, etc., was	\$35,000,000
“ 1905 “ “ “ “ “ “	68,000,000
In 1865 the number of pieces of mail matter	
originating in St. Louis was.....	11,000,000
“ 1905 the number of pieces of mail matter	
originating in St. Louis was.....	330,659,050
“ 1866 the amount of cash received at St. Louis	
postoffice was, estimated.....	\$ 195,000
“ 1905 the amount of cash received at St. Louis	
postoffice was.....	3,470,310
“ 1880 the number money orders issued was.	53,337
“ 1880 “ amount “ “ “ “	\$879,943.90
“ 1880 “ number “ “ paid “	279,029
“ 1880 “ amount “ “ “ “	\$4,491,800.75
“ 1905 “ number of money orders issued and	
paid was.....	1,628,815
“ 1905 the amount of money orders issued and	
paid was	\$12,329,957.82

The total capacity of elevators in St. Louis and East St. Louis in 1905 was (bushels)—

Public	8,500,000
Private	2,475,000

Prior to the war St. Louis' principal trade was to the south, but the ravages of war were detrimental to these good people for a time, and St. Louis had to seek other outlet for its growing commerce. Missouri iron and Illinois coal were important factors in the development of St. Louis, and the coal production of our own state is increasing.

In 1871 the Cotton Association was formed where daily receipts, quotations, quality, and quantity can be ascertained on enquiry, proving a great incentive to the cotton business. The Peper Compress, established in 1871.

April 14, 1875, the Real Estate Exchange was organized. It has now become an important factor in the real estate business of St. Louis.

February 22, 1876, the Merchants Exchange established a transportation bureau, not in opposition to the railroads, but for the purpose of co-operation in establishing equitable rates and conditions.

The old post office, erected in 1859, on the corner of Olive and Third streets, had outgrown its capacity, and in 1873 the excavating for the new post office on Olive, Eighth, Ninth and Locust streets, was commenced.

In 1890 the population of St. Louis was 460,357, the city covered an area of 40,000 acres, or 61.37

square miles. The length of the river front was 19.15 miles, length of western city limits was 21.27 miles, length of extreme north to south, 17 miles; length extreme east to west was 6.62 miles. In 1890 there were 2268.30 acres of public parks, 341.75 miles of paved streets, 80.22 miles of paved alleys, public and private sewers, length, 320.86 miles. Water works at Chain of Rocks, $7\frac{1}{2}$ miles north of city, cost over \$4,000,000, with a capacity of 100,000,000 gallons per day. Seventeen lines of street railway, total mileage of 214.36 single track; carried 68,105,561 passengers.

On May 4, 1890, the change to lighting the principal districts of the city with electricity was made.

In 1880 the total output of shoes in St. Louis was valued at about \$600,000; this had increased to \$8,000,000 in 1891.

In 1891 the furniture business had increased 100 per cent over 1881, to \$20,000,000; the territory covered by sales being largely increased, trade with Mexico, Central and South American States, being a feature.

The following table presents the amount of capital directly invested and the value of goods manufactured during the census year of 1890, including the principal manufacturing industries in the city of St. Louis, aggregating 60.45 per cent of the total capital invested in manufacturing operations, and 53.61 per cent of the total value of manufactured products:

	Capital.	Value Product.
Boots and shoes (factory product) ..	\$ 3,333,527	\$ 4,250,961
Brick and tile.....	2,531,128	1,691,692
Carriages and wagons.....	2,651,880	3,629,579
Coffee and Spices—		
(Roasting and Grinding).....	816,588	2,466,392
Cooperage	1,042,643	1,912,779
Drugs and chemicals.....	1,587,044	2,864,980
Flour and grist mill products.....	4,320,955	12,641,000
Foundries and machine shop products	12,132,803	14,566,852
Furniture	1,878,289	3,321,612
Iron and steel.....	1,724,000	2,513,761
Liquors and malt.....	15,898,817	14,308,059
Lumber	3,376,391	5,102,383
Oil (linseed).....	1,018,562	1,438,201
Paints	3,498,108	3,228,632
Patent medicines.....	1,482,966	1,916,251
Plumbers' materials.....	1,280,486	1,465,371
Printing and publishing.....	5,089,152	8,273,139
Saddlery and harness.....	2,159,152	2,800,261
Slaughtering and meat packing.....	3,286,236	11,556,606
Tobacco—		
Chewing, smoking and snuff...	3,894,320	14,354,165
Total.....	\$73,003,533	\$114,302,676
In 1880 the mileage of railroads centering in		
St. Louis was.....		14,801
“ 1890 the mileage of railroads centering in		
St. Louis was.....		25,678
“ 1880 the freight received by railroads in St.		
Louis was (tons).....		6,097,000
“ 1880 the freight forwarded by railroads in		
St. Louis was (tons).....		2,756,000
“ 1890 the freight forwarded by railroads in		
St. Louis was (tons).....		5,271,000
“ 1890 the freight received by railroads in St.		
Louis was (tons).....		9,970,000

In 1880 the mileage of railroads tributary to St. Louis was.....	35,473
“ 1890 the mileage of railroads tributary to St. Louis was.....	57,174
“ 1880 the freight earnings of railroads in St. Louis was.....	\$70,453,000
“ 1890 the freight earnings of railroads in St. Louis was.....	91,779,000
“ 1880 the number of passengers carried was...	14,513,000
“ 1890 the number of passengers carried was...	32,871,000

In 1900 the population of St. Louis was 575,238. There were 130 public schools, 1700 teachers, 78,263 scholars, buildings cost \$5,500,000, 465 miles single track street railway, passengers carried, 106,-953,411. Revenue of City from taxation was \$6,-050,000, rate of taxation, \$1.95 per \$100.00 of assessed valuation, which is 60 to 75 per cent of estimated value.

St. Louis is now the supply point of a dozen states, including nearly a million square miles of territory, and shares in the commerce of another six states.

In 1905 the population of St. Louis is estimated at 700,000, and there were 23 parks, comprising 2183 acres, 499 miles of paved streets, 135 miles paved alleys, 601.9 miles sewers that cost \$14,368,-702, 191 miles of conduits for underground wires. Capacity of water supply 160,000,000 gallons per day, 97 public schools, 2032 teachers, 89,401 scholars, buildings cost \$8,456,937, 26 lines of railroad terminating in St. Louis Union Station, which contains 32 tracks and consists of 11 acres, 453.83

miles street railway, that carried 191,775,646 passengers in 1905.

In 1905 tobacco manufactured, 65,001,781 lbs.;	
valued at.....	\$29,659,317
" 1905 output of breweries (bbls.).....	2,682,610
" 1905 grain receipts (bushels).....	61,839,011
" 1905 sales dry goods, millinery, notions, etc.,	
was	\$68,000,000
" 1905 sales vehicles	16,500,000
" 1905 " plumbers' and steamfitters' supplies	6,500,000
" 1905 " groceries, etc.....	65,000,000
" 1905 " boots and shoes.....	50,000,000
" 1905 " tobacco, cigars, etc.....	40,000,000
" 1905 " hardware	35,000,000
" 1905 " woodenware	15,000,000
" 1905 " lumber	45,669,000
" 1905 " candies	4,000,000
" 1905 " beer	22,000,000
" 1905 " clothing	10,000,000
" 1905 " furniture and kindred lines.....	33,000,000
" 1905 " stoves, ranges and furnaces.....	8,500,000
" 1905 " agricultural implements.....	16,500,000
" 1905 " electrical machinery, supplies, etc..	10,500,000
" 1905 " paints, paint oil and white lead....	12,000,000
" 1905 " saddlery and harness.....	4,000,000
" 1905 " hats, caps and gloves.....	4,500,000
" 1905 " drugs and kindred lines.....	23,000,000
" 1905 " glass, plate and window.....	3,000,000
" 1905 " clay products	5,000,000
" 1905 " furs	9,000,000
" 1905 " railway supplies.....	25,000,000
" 1905 " trunks and bags.....	2,500,000
" 1905 " foundry and machine shop products	22,000,000
" 1905 the wool receipts were 24,296,130 lbs.,	
valued at	12,000,000
" 1905 the hide receipts were 63,554,350 lbs.,	
valued at	19,000,000

In 1905 sales carpets and kindred lines amounted	
to	5,000,000
" 1905 railroad and street cars manufactured	
was	25,000,000
" 1905 paper, stationery and envelopes was....	8,000,000
" 1905 carriages, wagons and buggies.....	8,000,000

In 1905 St. Louis was the fourth city in population in the United States, the largest manufacturer of tobacco in the world, has the largest drug house in the United States, largest woodenware house in America, largest hardware house, is the best dry goods market west of the Alleghenies, has the largest shoe house, is the largest shoe distributing center in the United States, is the second largest millinery market, is the largest inland coffee distributing center, the largest hardwood lumber market, largest horse and mule market in the world. It stands in the fourth place in manufacturing in the United States, leads in output of American-made chemicals, in manufacture of stoves and ranges, and has the largest brewery in the United States.

The value of crops, etc., in this section increased by more than \$1,000,000,000 in the 14 years ending 1905. The population increased by about 7,000,000 during the same period.

Missouri, like her neighbors, Illinois, Iowa, Kansas and Arkansas, has millions of acres of fertile soil, together with these valuable mineral deposits. Her orchards yield an enormous yearly revenue. Her variety of surface and of climate adapt her to serve as a healthy and attractive residence for

all who may come within her borders. Irrigation from her many rivers, large and small, is easy. Transportation, by water and by rail, makes an easily-reached market, and an easy break from the old monotony of country life. These natural resources which recent enterprise has been so keen in developing, make the state of Missouri sure of a prosperous and influential future.

Springfield, Mo., came into existence as a habitat of man in 1830, when Wm. and John Fulbright and A. J. Burnett came to the present location of Springfield and built the first house from logs, cut down in the immediate vicinity. The first post office was established in 1834, with Jas. T. Campbell as postmaster.

The development of Springfield was slow until the St. Louis and San Francisco Railroad was built in 1870, when it took on new energy and soon became the leading city of that section of the state, and gained the name "Queen City of the Ozarks." The population was little over seven thousand in 1870; in 1900 it had grown to over twenty-three thousand, with a trade amounting to more than seventeen million dollars per annum.

Springfield is an important railroad city, containing the main shops of the "Frisco" Railroad, which employ about two thousand men.

The finances and business of Springfield are of a most substantial character, its wholesale business being an important item in its development.

In 1838 John C. Cox located on Turkey Creek, just east of the present city of Joplin, Mo., and the first post office, named Blytheville, was established at his cabin. In 1839 a minister named Harris G. Joplin settled near him, the city which later came into existence, receiving its name from that of Joplin creek, so called from the fact that the creek had its source in a spring on the Reverend Joplin's farm.

The early history of Joplin is varied; rival towns were built on opposite sides of Joplin creek, and then united under the name of Union City for protection of its citizens from the rough element; dissensions and rivalries soon developed, and other arrangements became necessary. On March 23, 1873, the general assembly passed the charter previously drafted by I. W. Davis, and Joplin came into legal existence with E. R. Moffett as mayor, J. A. C. Thompson, Lee Taylor, J. H. McCoy and J. C. Gaston, councilmen.

The development of Joplin dates from 1870, when rich ore deposits were discovered in Joplin creek valley, when mining began in earnest, since which there has been developed the greatest lead and zinc producing region of the world. The country for miles around is studded with mines, reduction plants, etc., and an air of prosperity and hustle is every where evident.

The population of Joplin in 1890 was 9943; in 1900, 26,023.

Joplin is abundantly supplied with churches and schools, and its finances and business is on a solid basis. In later years it has become an important wholesale center, and that a greater Joplin will be a reality in the near future is evident.

Kansas City, like many of the other great cities of the west, came into existence because of its natural advantages as a shipping point to the still farther west, there being three branches of trade focusing at this point—the French, Indian and fur trade; combined these were great in volume, and rich in possibilities, and the great Santa Fe trail, with its army of men and teams forms one of the important incidents of western history. A strip of land twenty-four miles wide, east of 94 degrees, 38 minutes south, to the Arkansas river, belonging to the Osage and Kansas Indians, was bought by the United States and opened for settlement in 1826. A few years subsequent the Indians were removed west, and the tide of emigration towards the Missouri and Kaw rivers began, which resulted in the Kansas City of to-day.

The pioneer settler, Daniel Morgan Boone, a son of Daniel Boone, located at the point which afterwards became Westport, in 1785. In 1800 Louis Bartholt, known as "Grand Louis," went from St. Charles and settled at the mouth of the Kaw, his wife being the first woman to make her home on the site of Kansas City. In 1821 Francois Chouteau established a camp opposite Ran-

dolph Bluffs, which was destroyed by the flood of 1826, when he moved to the bottoms of the present site of Kansas City, at the mouth of the Kaw.

Westport was platted by John C. McCoy in 1833, which developed into an important trading center before Kansas City had an existence.

At the August term of the Circuit Court of Jackson county in 1838, commissioners were appointed and ordered to advertise for sale the farm of Gabriel Prudhomme, and in pursuance therewith, a tract of land consisting of 256 acres was sold to Abraham Fonda and others for \$4,220.00. This land was subdivided into lots and blocks and called the town of Kansas. Nothing came of the proposition until 1846, when a company was organized to acquire the town site and push its development. A sale was advertised and carried through, during which 150 lots were sold, averaging \$55.00 each. The town took on life immediately, and within a few months had a population of about six hundred.

The town of Kansas was officially organized May 3, 1847. In 1853 the town was incorporated by the legislature as the City of Kansas, and a mayor, marshal and six councilmen were elected. W. S. Gregory was elected the first mayor, but as his business kept him out of town, Dr. Johnston Lykins, the president of the council, filled out his term and was elected mayor in April, 1854. The trade and prestige of the City of Kansas increased rapidly up to 1860, the freight shipped from the

point for that year being estimated at 16,439,134 pounds, the overland shipping employing 7084 men, 6147 mules, 27,920 yoke of oxen, and 3033 wagons. A daily line of steamers was in operation between Kansas City and Omaha and Kansas City and St. Louis. Stage lines were in operation to the south and far west, and business of all kinds was in a growing, healthy condition. The population in 1860 was 4418. The Civil War was a hard blow to Kansas City, and conditions were of the worst kind. After the Battle of Westport the Federal authorities were in charge and business became more secure. In 1865 the assessed valuation of property in Kansas City was \$1,400,000.00.

The question of railroads had been an engrossing subject with Kansas City since 1854, the movement to make Kansas City possible by making necessary grades and streets was actively commenced and carried to a certain point with great success, and the trails and cattle paths around the easy side of the hills begin to give way to the streets of the progressive western city. The first railroad was built out of Kansas City in 1864, and the first railroad, the "Pacific," was built into Kansas City in 1865. The bridge was built across the river in 1869, which has since been proven an important factor in the development of that city. A first-class system of public schools was inaugurated in 1867, the same year receiving its first illumination with gas.

The conditions which made Kansas City the terminal of a vast trading business in the old days, were increased evidence when considered from the point of modern commercial development, and as a matter of course, enterprises of all kinds began to multiply. In 1870 the live stock and packing business began to develop, and the building of street railways was started. In 1870 there were eight railroads entering the city; the population was 32,286.

The first attempt at commercial organization was in 1856, when the Board of Trade was organized, which was chartered by act of legislature in 1857 as the Chamber of Commerce. This organization was broken up on account of the dissensions incident to the Civil War, and was, during its life, a most potent factor in the development and for all that was good for Kansas City. A new Board of Trade was organized in 1869, which has, in the best sense, been a worthy successor to the original organization.

The panic of 1873 caused a period of inactivity—temporarily, but did not hurt the city for any great length of time, and before the close of the decade commerce had revived, manufacturing was on the increase, and a period of activity was at hand. The population, which was 32,286 in 1870, had increased to 65,000 in 1880, and to 160,000 in 1890; the assessed valuation from \$13,000,000 in 1880 to \$82,000,000 in 1890; during the same period the bank

clearings had increased from \$51,000,000 annually to \$471,000,000, and the real estate transactions for a single year, from \$5,000,000 to \$38,000,000. Business in general slackened during the early nineties, but things soon adjusted themselves, and then began the steady, substantial development for which Kansas City has recently become noted.

Its population in 1900 was 163,752.

The City of Kansas was changed to Kansas City May 9, 1889.

On July 26, 1843, the plat of St. Joseph was recorded in St. Louis, and the town of St. Joseph came into legal existence. The existence of St. Joseph was brought about, directly, through the rivalry of the early fur traders. Joseph Robidoux, born in St. Louis, was the original settler, locating at first at Roy's Branch, just above Blacksnake Hills, where he established a trading post in 1826. The following spring he moved his post to the mouth of Blacksnake creek, thereby forming the nucleus of the present city.

Robidoux was a successful trader, and his post was the trade mart for quite a section of the country, but he was left to the enjoyment of his "domain" for a number of years until 1834, when the families of a number of emigrants from Franklin county settled near him. The population of Blacksnake Hills, as it was then called, remaining about stationary until after the "Platte Purchase" in 1837, when there was a rush of settlers, who, quite natur-

ally made the leading trading post their objective, and its population began to increase.

Robidoux having in the meantime secured two quarter sections, embracing what is now known as the "original town site," and various Robidoux additions, in 1839 he parceled off parts of this ground to settlers, and quite a little town soon nestled about him. A flour mill was erected at the mouth of Blacksnake creek, and a saw mill was built by Dr. Daniel Keedy, south of town. The first post office was established in 1840.

In 1842 the county court appropriated \$6,000.00 for the second court house. Robidoux being alive to the importance of having it located at Blacksnake Hills, whose population at that time was about 200, had surveys and plats made and selected the name of St. Joseph for the new town.

During the rush of 1849 for the gold fields of California, St. Joseph became an important outfitting point, and was fairly launched into the sea of commerce. In 1851 a special charter was granted. In 1861 St. Joseph had become quite a city of about twelve thousand inhabitants, with many of its streets paved, and a general aspect of prosperity all about. Pork packing had become an important industry, and hemp and grain were handled in considerable quantities.

The completion of the Hannibal and St. Joseph Railroad in 1859 was an important event in the development of St. Joseph. Mr. John Patee do-

nated forty acres of land south of the main part of the city for terminal purposes, which gave a considerable impetus to the development of that portion of the city. One of the handsomest hotels in the west, for that day, was built by Mr. Patee and numerous business houses and markets were located in the vicinity, though the main part of the city maintained its lead and prestige. Other railroads have come into St. Joseph, until to-day it is one of the important railroad centers of the west. The completion of the bridge across the Missouri river in 1873, was also an event of the first importance to St. Joseph. The union depot, which was completed in 1882, was destroyed by fire on the night of February 9, 1895, and the new and improved union depot was erected within the year, being ready for business in January, 1896, giving to St. Joseph superior facilities for handling the large traffic which passes through that city.

St. Joseph is one of the great cities of the west, and few cities in this or any other country can show a record of growth equal to it. In 1846 the population of St. Joseph was 936; in 1850, 8932; 1860, 12,000; 1870, 19,565; 1880, 32,431; 1890, 102,979.

It has become an important wholesale and manufacturing center, and few cities are so free from municipal corruption. Situated in one of the most fertile sections of the globe, its natural advantages are unsurpassed, and its future development into one of the great cities of the country assured. St.

Joseph is rated one of the wealthiest cities of the United States in proportion to population, and its finances and financial institutions are of the soundest character. Armstrong Beattie was the first banker, having opened for business in the City Hotel, at Jules and Main streets, in 1852. Other bankers and banking institutions have followed, giving to St. Joseph a modern, safe banking system.

John Corby was the pioneer packer of St. Joseph, having been in the pork packing business in 1846. Others took up the business as time went by, and in 1861 there were three important concerns doing a packing business, which was increased from time to time, and then consolidations, etc., were effected. Swift & Co. entered the stock yards in 1897, assuring the success and continuance of the stock yard and packing enterprises. Others soon followed, and to-day the St. Joseph yards and packing industry is one of the largest in the world.

MINERAL RESOURCES

Lead. Missouri has an extent and variety of lead deposits which is far greater than that of any country of equal area. This lead is found in many different forms. It occurs as "Galena" in ferruginous clay, sometimes in an extended mass, or again in distinct individual forms; sometimes in regular cubes, both smooth and rough, on the surface. Some of it is found in the carboniferous rocks, but more comes from the magnesian rocks of the lower silurian. Occasionally a deposit of lead has been found in dark brown sandstone.

The greatest lead region of Missouri occupies the northern portion of Madison and the southern part of St. Francois counties. Within this territory are the mines and works of the St. Joseph Lead Company, at Bonne Terre. The Flat River and Doe Run works and those at Joplin and Mine La Motte.

The first discovery of this underground wealth was made in 1720 by the Frenchmen, La Motte and Renault, and the name of the former is kept in mind in the name of the town, which is now one of the centers of the lead interest in Missouri. The first furnace for the reduction of lead in this country was built near Potosi in 1789, by Moses Austin

of Virginia, who had secured a large grant of land from the Spanish government, which then controlled the Louisiana Territory. He made the first opening into the magnesian limestone, similar to the shafts now so numerous throughout all that district. Other counties besides those mentioned above contain lead deposits, Wayne, Carter, Reynolds, Ste. Genevieve and a few others.

In recent years capital and skilled labor, making use of all recent inventions and discoveries, have vastly increased the output from all the lead mines of the profitable districts of the state. The production of pig lead for the year 1872 was reckoned at a little more than 20,000,000 pounds, and in 1901 as 58,000,000 pounds; this showing an increase of nearly three hundred per cent in twenty-five years. The output of lead and zinc in 1901 was valued at about \$7,000,000. The great works at Bonne Terre, Doe Run, Joplin and Mine La Motte employ thousands of men, and thriving towns and productive farms have gathered about these busy centers.

Zinc. In most of the mines in this territory which has the richest deposits of lead, zinc ores have always been found, and in some of them they abound. For many years the distance from a market and difficulties of transportation, together with a lack of recognition of the real value of this material prevented the operators of the mines from making

this mineral of much account in their operations. In places where it occurred in such quantities as to hinder the process of lead mining operations thousands of tons were thrown aside as so much rubbish. During the seventies, and especially during the next decade, railroad transportation was vastly improved, and in several counties piles of hitherto worthless stuff became valuable merchandise.

Missouri is now the third state in the union in the production of zinc, being surpassed only by Kansas and Illinois. Eighty per cent of the world's zinc comes from Missouri. In 1882 only twenty-five hundred tons of ore were smelted, in 1898, sixteen years later, the amount was nineteen thousand, five hundred and thirty-three tons; in 1901 the amount had fallen off somewhat, with a product of thirteen thousand and eighty-three tons.

Cobalt, silver and nickel are found in many of the lead mines, the last named in such quantities as to be of considerable commercial value.

Iron. The iron ores of Missouri are found, in the largest extent, in the southern and southwestern portion of the state. The great mass of specular iron in Iron Mountain, and the seemingly exhaustless ores of Pilot Knob, near by, made an enthusiastic geologist say, about thirty-five years ago, that they, together with other deposits, had ore enough to run one hundred furnaces one thousand years. "More could not be

desired," he remarked, "without an appearance of too much solicitude for posterity, who would be too far removed to appreciate our good wishes."

Pilot Knob, however, turned out to be rather a pocket than a true continuous vein, and the ore of Iron Mountain, on account of its character and situation, could not be worked with advantage in competition with the ores of Pennsylvania.

Many of the high hopes, therefore, based upon the richness of these sources of iron ore, were doomed to disappointment and fortunes were lost in vain endeavor to make these ores available. The total output of Iron Mountain, however, during the days of its prosperity, has been given as not less than five million tons.

In many parts of Missouri, however, good beds of iron ore have been found and worked, and the development of this interest has accompanied that in all other directions.

The *marble* beds of Missouri are numerous and extensive. There is the Fort Scott marble, which extends from Kansas into Western Missouri, a hard, black, full-grained marble, taking a good polish, and of much beauty. In Marion county is a fine white marble of great hardness and durability. In Cooper county is a well-known drab or bluish-drab marble, capable of use for many ornamental purposes. In other places are variegated, or clouded with buff and flesh colors, or tinged with a peach

blossom shade. In the Ozarks are marbles which have more than a local reputation, some of which have been used in the decoration of the capitol at Washington, and for other similar purposes.

Limestone and clays of great value also abound, and have in recent years been developed to a large extent. The limestone output of the year 1901 was valued at \$1,362,272.

Clays for pottery, for bricks, and fire clays, for the manufacture of fire bricks, are found in many parts of the state, the last named being especially abundant and valuable in St. Louis county. The great brick yards and earthenware factories of St. Louis and vicinity show how largely this natural resource has been developed during the past quarter of a century. In 1901 the value of the output of clay for that year was placed at \$4,474,553.

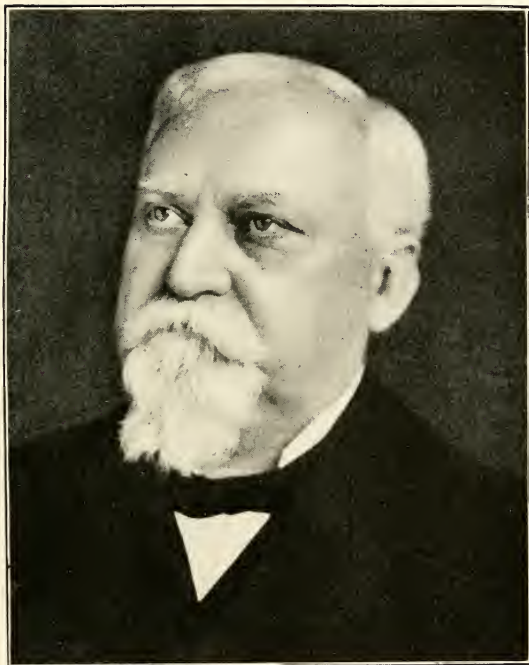
Coal is found in greater or less abundance in more than one-third of the state. Some of the strata are very thin, sometimes not more than five feet in thickness, and this very near the surface. In other places these surface beds go down forty or fifty feet. For many years it was supposed that no coal could be found at any great depth, but shafts have since been sunk several hundred feet, and good coal has been found. The close proximity of St. Louis to the coal fields of Illinois, and easy access to their apparently inexhaustible mines has

made that city depend largely upon its sister state for its supply of bituminous coal. Kansas City, also, gets much of its supply from Kansas. But, nevertheless, the coal industry in Missouri itself is one of no small importance and grows rapidly as the manufacturing interests in many portions of the state are developing. In 1873 the value of the output of Missouri coal was only seven hundred and eighty-four thousand dollars; in 1901 it was estimated for that year as three million, eight hundred and two thousand and eighty-eight dollars.

All of the minerals mentioned have been a large source of revenue and have kept busy many thousands of people, especially during the later years of rapid progress. The supply of the most of these is practically inexhaustible. But few deposits of the precious metals have been found, but the history of the past shows that such mineral wealth as is found in Missouri is, in the long run, of more real and permanent value in the true growth and development of the civilization of a state than an abundance of gold and silver. The balmy climate and agricultural resources of California are the real attractions of that state in these days to thousands of immigrants, and not the gold mines. In like manner, the iron and lead, as well as the vast agricultural resources of Missouri may be depended upon for such accumulation of material wealth as will give opportunities for the education and culture which lie at the foundation of true civilization.

BIOGRAPHICAL SKETCHES

HOUGH, Warwick, lawyer and jurist; born Loudonn County, Virginia, January 26, 1836; son of George W. and Mary C. (Shawan) Hough; was educated in private schools of Jefferson City, Mo.; at the age of 16 taught school; graduated from the State University of Missouri in class of 1854, with degree of Bachelor of Arts and three years later received Master's degree from same institution; was later appointed assistant state geologist by Governor Sterling Price; was secretary of the State Senate during the sessions of 1858-61, having in the meantime been admitted to the bar in 1859; in 1860 formed partnership with J. Proctor Knott, then attorney-general of Missouri, which continued until 1861, when he was appointed adjutant-general of Missouri, having previously had military experience as first lieutenant in the Governor's Guards of Missouri; was secretary of state under Governor Thomas C. Reynolds, which office he resigned in 1863 to enter the confederate military service; appointed captain January 9, 1864, serving on the staff of Lieutenant-General Leonidas M. Polk, then on staff of General Stephen D. Lee, and then on the staff of Lieutenant-General Dick Taylor, with whom he surrendered May 10, 1865; he then took up the practice of law in Memphis, Tenn., later removing to Kansas City, Mo., where he continued the practice of his profession; in 1874 was elected judge of the Supreme Court of Missouri, serving ten years, two years of which he was chief justice; on his



WARWICK HOUGH.

retirement from the bench in 1884 he removed to St. Louis, where he has since been located; was appointed one of the receivers of the Sioux City and Northern Railroad in 1893, continuing until 1900; was elected judge of the Circuit Court of St. Louis in 1900, retiring January 7, 1907, to private practice. The State University of Missouri conferred upon him the degree of Doctor of Laws in 1881.

HOUGH, Warwick Massey, lawyer; born Columbus, Mississippi, September 29, 1862; son of Judge Warwick Hough and Nina E. (Massey) Hough; educated in public schools of Kansas City, Mo., St. Louis University and Central College, Fayette, Mo., where he completed academic course in 1883; studied law under guidance of father, 1883-1886; also gained experience in office of clerk of the Supreme Court of Missouri, where he assisted in preparing opinions of the court for the official reporter; admitted to bar February, 1886, and engaged in practice of law in St. Louis, where he has since been located. Was Assistant United States District Attorney of Eastern District of Missouri during last part of President Cleveland's first term, and was called upon to make especially close study of internal revenue laws of the United States; therefore, although engaged in general practice, has given especial attention to litigation growing out of the enforcement of the revenue laws. After his admission to the bar, he was associated with his

father in the practice of his profession under the firm name of Hough & Hough, and upon the election of his father to the bench of the Circuit Court of the City of St. Louis in the fall of 1900, he became associated in 1901 with Judge Jacob Klein, whom his father succeeded upon the circuit bench, under the firm name of Klein & Hough. He was at that time and is now general counsel of the National Wholesale Liquor Dealers' Association of America, and as such has been called upon to make arguments before the Judiciary Committee of the House of Representatives and of the Senate of the United States, upon the constitutionality of proposed legislation under the interstate commerce clause of the Constitution, affecting the interests of his clients. He is a member of both the local and national bar associations.

HOUSER, Daniel M., president and general manager *Globe-Democrat*; began career in minor capacity in newspaper office *St. Louis Union*, 1851; book-keeper and general manager, 1854-62; proprietor, 1862; business and financial manager, *Missouri Democrat*, 1862-72; in July, 1872, founded and became general manager *St. Louis Globe*, which three years later was consolidated with the *Democrat* under the present title, of which he has been in control since; delegate-at-large and chairman Missouri delegation, Republican National Convention, 1900; Republican presi-

dential elector-at-large, 1904; born Washington County, Md., December 23, 1834; son of Elias and Eliza Houser; was a director and vice-president of the old Music Hall Association for fourteen years; was director and third vice-president of the Louisiana Purchase Exposition.

HOUSTON, James M., wholesale and retail grocer; born Jacksonville, Ala., February 7, 1840; son of Mathew M. and Mary (Gillispie) Houston; educated at Andrew College, Trenton, Tenn.; began business career at Jackson, Tenn., in the wholesale and retail grocery business; came to St. Louis February 16, 1876; from 1876 to 1880 was of the firm of Houston, Sayler & Co., cotton factors and commission merchants; 1880 to 1884, Houston, West & Co.; 1884 to 1893, Houston, Meeks & Co.; 1893 to present time, James M. Houston Grocery Company, of which he is president.



JAMES M. HOUSTON.

HOUTS, Charles Alfred; lawyer; born Warrensburg, Missouri, December 13, 1868; son of G. Will and Annie (Duffield) Houts; educated at the public schools and Warrensburg State Normal School 1882-6, DePauw University, Greencastle, Indiana, graduating 1891 A. M.; admitted to practice of law in 1892 at Warrensburg, Missouri, and in July of same year entered legal department of Missouri, Kansas & Texas Railway Company of St. Louis; remained until 1895, when, with George S. Johnson, formed law firm of Johnson & Houts; in 1897 H. R. Marlatt entered the firm, and in 1898 Harry B. Hawes became a member, forming the present firm of Johnson, Houts, Marlatt & Hawes.

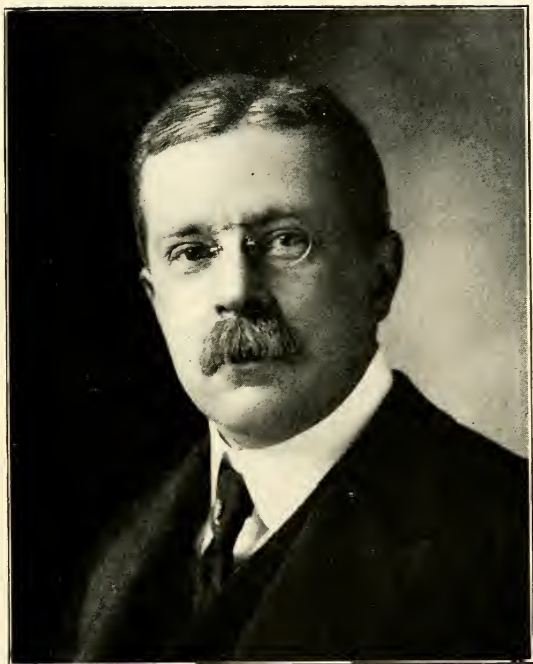
HOWARD, Clarence Henry, president Commonwealth Steel Company; born Centralia, Ill., February 22, 1863; son of Blake C. and Sarah (Sawyer) Howard; moved to Grand Island, Neb., September, 1871; attended public schools; learned machinist's trade at Union Pacific shops, North Platte, Neb., 1878-81; also served as locomotive fireman; 1882 entered Manual Training School, Washington University, St. Louis; graduated 1885 with highest honors, receiving Ralph Sellev medal; made foreman Mo. Pac. shops, October, 1885; in 1886 made general foreman; same year accepted superintendency Mo. Car & Foundry Company, Cambridge City, Ind.; 1886-7, moved plant to Birmingham, Mo., remaining there during 1887, then returned



CHARLES ALFRED HOUTS.

to Mo. Pac. R'y as assistant master mechanic at St. Louis; then accepted managership Scarritt Car Seat Works, then made assistant general manager St. Charles (Mo.) Car Company; then for eight years western manager and secretary Safety Car Heating and Lighting Company (Pintsch System); then vice-president and general manager Shickle-Harrison & Howard Steel Company, which later became Leighton & Howard Steel Company, which consolidated with American Steel Foundries in 1902; made vice-president American Steel Foundries; in 1904 resigned and bought controlling interest in Commonwealth Steel Co., of which is now president; also president Double Body Bolster Company, Cast Steel Platform Company, Davis Locomotive Wheel Company, vice-president Ozark Pottery Company.

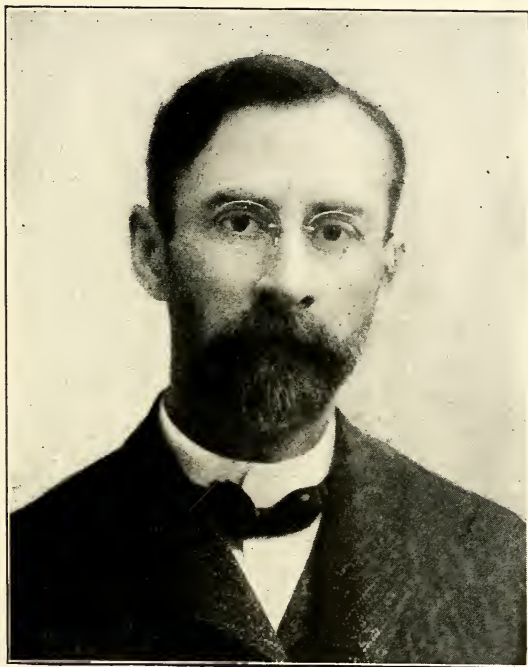
HOYT, Edward Randall, president Hoyt Metal Company, director United Lead Company, New York; Magnus Metal Company, New York; American 'Type Founders' Company, Jersey City; Merchants-Laclede National Bank, St. Louis; St. Louis Museum Fine Arts, etc.; born Exeter, N. H., November 26th, 1856; son of Joseph Gibson and Margaret Tilton (Chamberlain) Hoyt; began career in metal business with brother, C. C. Hoyt, in St. Louis in 1873, in small shop back of 218 Locust street; removed to larger quarters in 1875; incorporated Hoyt Metal Company with \$50,000.00 capital, 1879; built on



EDWARD RANDALL HOYT.

Wabash Railroad, 1885, and Granite City, Ill., 1904; capital \$1,250,000.00; sold controlling interest, 1903, to United Lead Company.

HUMPHREY, Henry H.; consulting electrical and mechanical engineer; born Coolville, Ohio, June 23, 1862; son of Shepherd and Emily (Cole) Humphrey; graduated Ohio University, Athens, Ohio, A. B., 1884, A. M., 1886, post-graduate work at Cornell University, M. S., 1886; on the United States Coast and Geodetic survey, 1884-5; construction engineer with Westinghouse-Church Kerr & Co., 1886-7; superintendent Buffalo Electric Light & Power Company, 1888, Brush Electric Light Company, Buffalo, 1889-90, agent Edison General Electric Company at Omaha, Neb., and St. Louis in 1891, St. Louis manager General Electrical Company, 1892, engineer and salesman to St. Louis Electric Supply Company, 1893, Laclede Power Company, St. Louis, 1894-5, partner in the firm of Bryan & Humphrey in 1896-1900, since 1900 general consulting and electrical mechanical engineer.



HENRY H. HUMPHREY.

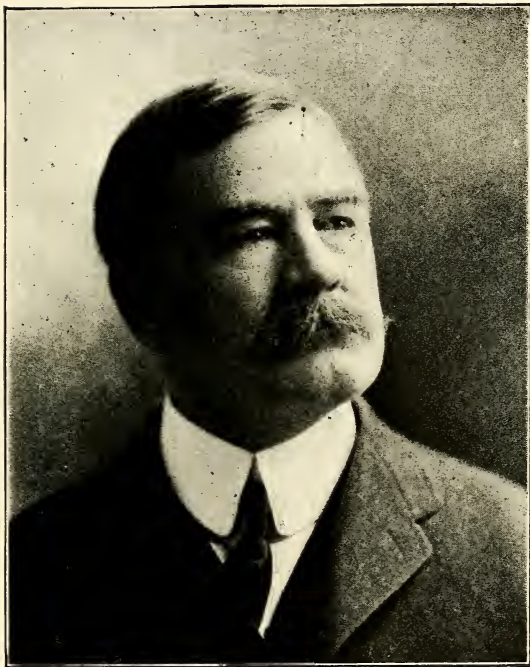
HUTTIG, Charles H., president 3rd National Bank, Huttig Sash and Door Company, director American Central Insurance Company, North American Company, Laclede Gas Light Company; born of German parentage in Muscatine, Iowa; son of Frederick and Sophia (Schnell) Huttig; began business career in banking house of Cook, Musser & Co. of Muscatine, and later became a stockholder in and then president of the Huttig Bros. Manufacturing Company of Muscatine. In the latter part of 1885 he came to St. Louis and established the Huttig Sash and Door Company. After having served as vice-president he was elected president of the Third National Bank in 1897. Member School Board, 1891-95.



CHARLES H. HUTTIG.

IVY, William, vice-president N. O. Nelson manufacturing Company, president Bessemer Soil Pipe Company, Bessemer, Ala., and director of the Joplin Supply Company, Joplin, Mo.; born New Orleans, La., March 28, 1861; son of Virginius Henry and Marguerite (Watts) Ivy; entered service of the N. O. Nelson Manufacturing Company in 1881; elected second vice-president 1897, and first vice-president in 1900.

JAMISON, Dorsey Albert, lawyer; born in Rutherford county, near Murfreesboro, Tennessee, November 22, 1853, son of Henry Downs and Sarah (Thomas) Jamison; graduated from the St. Louis Law School (Washington University), LL. B., 1875, and studied law in the office of Cline, Jamison & Day, 1873 to 1875; admitted to bar June, 1875, and continued office with that firm until 1881, when firm of Collins & Jamison was formed, which continued until May, 1902; since then senior member of Jamison & Thomas; Grand Master of Masons of Missouri 1906-7; president of Tennessee Society of St. Louis, 1904-5.



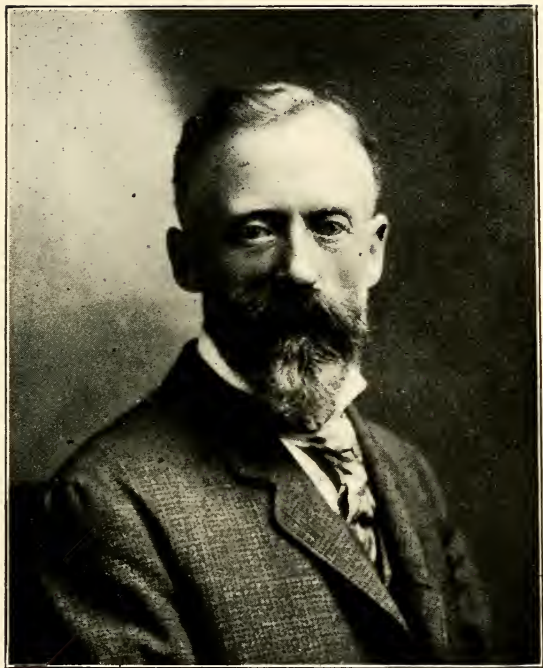
DORSEY ALBERT JAMISON.

JOHANN, Frederick Augustus, railway supplies; born Philadelphia, Pa., June 29, 1845; son of George Mathew and Marian (Weigle) Johann; served from 1861 to 1864 in Missouri Light Artillery; was in the railroad business in 1865 with Missouri Pacific Railway, occupying various clerical positions; then transferred to the transportation department and served as brakeman, baggage master and conductor on both freight and passenger trains, and later held various official positions. In 1886 became traveling salesman for various firms and 1898 went into the present business; was deputy state and county tax collector and dramshop collector in St. Louis before the adoption of the scheme and charter; one of the organizers of the St. Louis Legion of Honor, etc.; father of the St. Louis Railway Club.



FREDERICK AUGUSTUS JOHANN.

JOHANSEN, Johan, president of Johansen Brothers Shoe Company; born Hamar, Norway, September 4, 1851; son of Johan and Carrie (Gulbransen) Johansen; came to St. Louis from Norway in 1872; started to work for a shoe manufacturing company; began business for self with brother, as Johansen Brothers, in 1876; went to St. Paul, Minn., in 1877; returned and resumed business in St. Louis in 1878, and in 1888 established factories for the manufacture of shoes, and on January 1, 1902, incorporated Johansen Brothers Shoe Company, of which he is president.

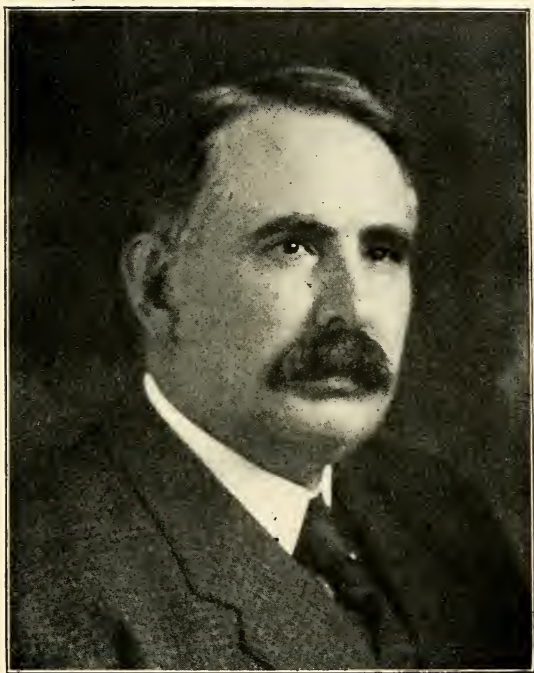


JOHAN JOHANSEN.

JOHNSON, Crary P., president Johnson Brothers' Drug Company, vice-president DeLacy Chemical Company; born Jefferson City, Mo., August 19, 1866; son of Rev. J. Wesley and Mary E. (O'Neal) Johnson; began career at the age of 15 in drug store, afterwards becoming clerk in various drug stores, Kansas City, until 1894, when he entered the drug business for himself in Kansas City; came to St. Louis in 1896 with brother, F. V. Johnson, and established Johnson Brother's Drug Company.

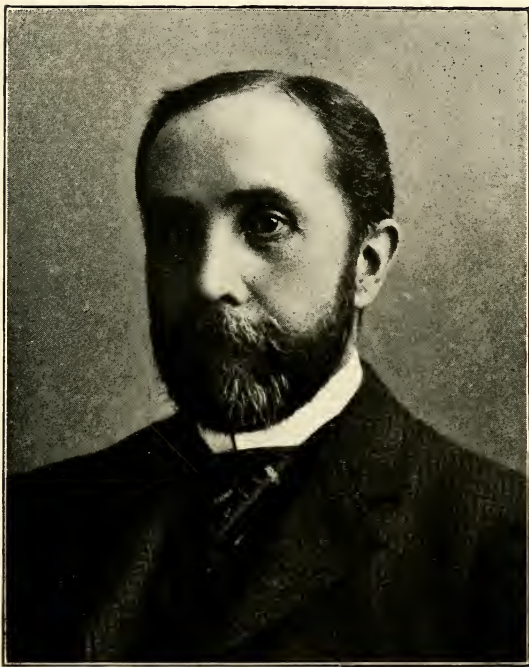
KIRBY, Daniel Noyes, lawyer; born Lyme, Conn., August 22, 1864; son of Eliab B. and Caroline L. Kirby; graduated from Washington University, A. B., 1886, St. Louis Law School, LL. B., 1888; began practice in office of Chas. Nagel, then partner in firm of Nagel & Kirby, later of Finkelnburg, Nagel & Kirby, and in 1895 of new firm of Nagel & Kirby; formerly lecturer at medical department Washington University; lecturer at St. Louis Law School, member of St. Louis Bar Association, etc.

JOHNSON, Jackson, shoe manufacturer; born La Grange College, Alabama, November 2, 1859; son of James Lee and Helen (Rand) Johnson; began business career at the age of 19 in general merchandise business in Mississippi, in which he continued until 1892, when he sold out and removed to Memphis, Tennessee, and joined in organizing Johnson-Carruthers & Rand, of which he was president five years; sold out and came to St. Louis, where in March, 1898, was organized Roberts-Johnson & Rand Shoe Company, of which he has since been president; director Mechanics-American National Bank, vice-president Planters Hotel.



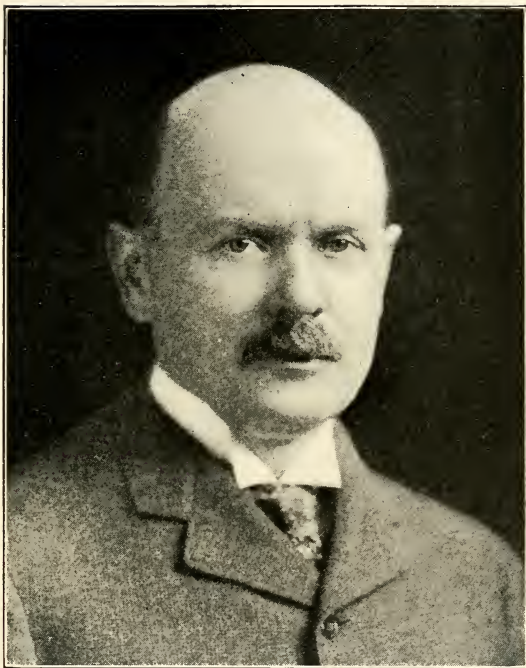
JACKSON JOHNSON.

JOHNSTON, Robert, vice-president of Scruggs-Vandervoort-Barney Dry Goods Company, ex-vice-president Caledonia Society; born King's County, Ireland, December 28, 1846; son of John and Elizabeth (Colbourn) Johnston; began business career in Dublin in 1862, in the silk business; came to New York in March, 1870, and was salesman and assistant superintendent with James A. Hearn & Son, dry goods merchants. In 1872, entered employ of James McCreary & Co. of New York as superintendent of window dressing, became assistant manager of silk and velvet department 1875. In 1885 to 1899 had management of both retail and wholesale department, visiting all the foreign markets where these goods are produced; came to St. Louis, August, 1899, and became connected as partner and merchandise director with the Scruggs-Vandervoort-Barney Dry Goods Company, and on reorganization of the company after the death of Mr. Scruggs, was elected to present position of vice-president; vice-president General Roofing and Manufacturing Company of East St. Louis.



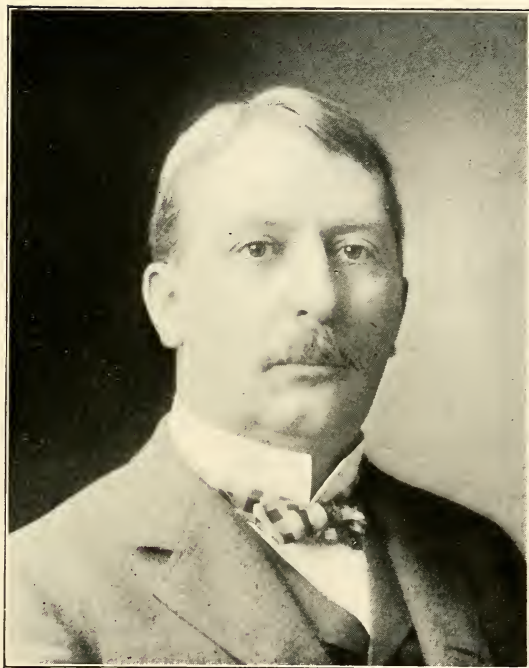
ROBERT JOHNSTON.

JONES, Robert McKittrick, dry goods commission, director Boatmen's Bank, St. Louis Union Trust Company and Mercantile Library; president board trustees Mission Free School; advisory board, St. Louis Children's Hospital; chairman admissions committee Saturday and Sunday Hospital Association, etc.; born County Down, Ireland, May 8, 1849; son of William and Margaret (McKittrick) Jones. Began career as apprentice with linen manufacturer, Banbridge, Ireland; came to the United States in 1872, to St. Louis, where he entered the employ of Crow, McCreery & Co. After four years bought half interest in Randell & Co., dry goods commission, firm becoming Noland, Jones & Co.; in 1883 bought Noland's interest and firm name was changed to Robert McK. Jones & Co.



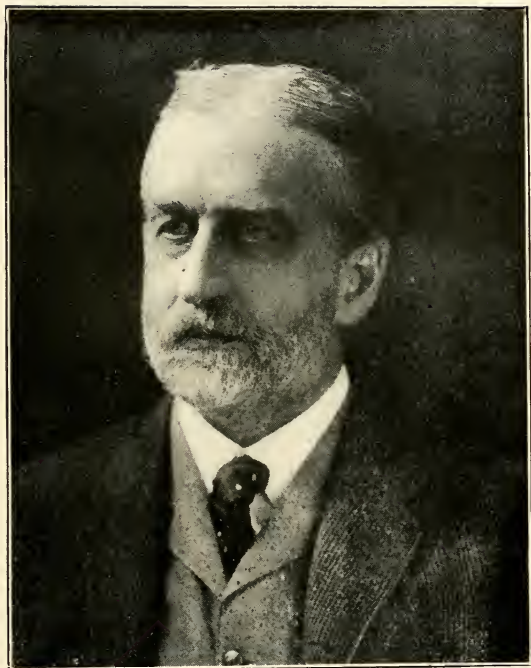
ROBERT MCKITTRICK JONES.

JOY, Charles Frederick: lawyer; born Morgan county, Illinois, December 11, 1849; son of Charles and Georgiana E. A. (Batchelder) Joy; entered Yale in 1870; graduated A. B. 1874. LL.B.; admitted to bar 1876; has since practiced in St. Louis, Missouri; was elected to Congress November, 1892, and re-elected four times from Eleventh Missouri District, and served until March 4, 1903; president of the Standard School Book Co.; at present Recorder of Deeds of the city of St. Louis.



CHARLES FREDERICK JOY.

JUDSON, Frederick Newton, lawyer; born St. Mary's, Ga., October 7, 1845; son of Dr. Frederick J. and Catherine (Chapelle) Judson; graduated from Yale College, A. B., 1866, A. M., 1869; graduated from Washington University, LL. B., 1871; LL. D., Missouri State University, 1906; Yale University, 1907; was private secretary to Gov. B. Gratz Brown of Missouri, 1871-3; admitted to bar in 1873, and has ever since been engaged in the practice of law in St. Louis, now being the senior member of law firm of Judson & Green; was special counsel of United States Sante Fe rebate investigation, member Board of Education, St. Louis, 1878-82; president of the board, 1878 to 1882; president 1880 to 1882, and again member and president, 1887 and 1889; was chairman of National Conference on Taxation at Buffalo, 1901; president (1907) American Association of Political Science, chairman (1908) Alumni Advisory Council of Yale University, chairman Uniform Tax Commission, 1906, author of legal treatises, and articles and addresses on legal and economic topics.



FREDERICK NEWTON JUDSON.

KAVANAUGH, William Kerr, president Southern Coal & Mining Company, Wiggins Ferry Company, East St. Louis Connecting Railway, St. Louis Transfer Railway, Lakes-to-the-Gulf Deep Waterway Association; born near Sweet Springs, Saline county, Missouri, July 13, 1860; son of Richard Parsons and Sarah Talbot Kavanaugh; education received at Fulton, Missouri; began his business career in 1876, in railroad tie contracting business; came to St. Louis in 1878, and was with the State Savings Institution for five years; then went into the transportation and tie business on the Tennessee river; then in transportation and sand business on the Mississippi river at Memphis, Tennessee, and has been in the sand, transportation, railroad and coal business for the past eighteen years in St. Louis; member of the board for the Missouri School for the Deaf at Fulton, Missouri.



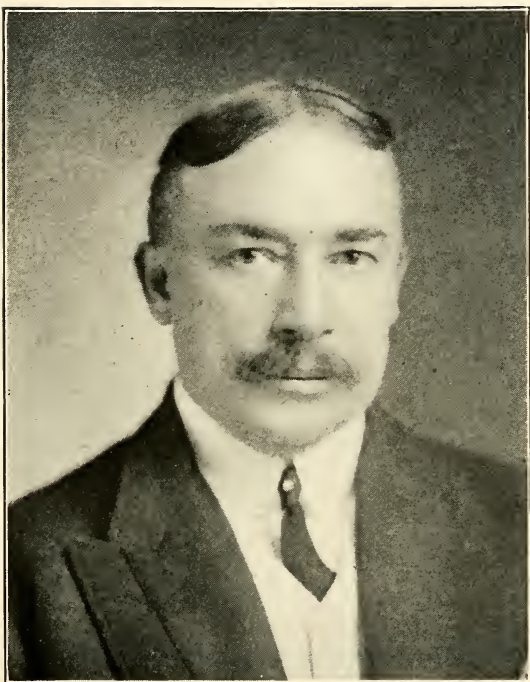
WILLIAM KERR KAVANAUGH.

KILPATRICK, Claud, born Huntsville, Alabama, November 11, 1848; son of Dr. Thomas J. and Mary (Gibbons) Kilpatrick; came to St. Louis in early childhood and was educated mainly at Wyman University; after the war he returned to the south and was (in 1866) with the Quarter Masters' Department U. S. Army at Memphis, Tennessee; he returned to St. Louis at the expiration of his term of service and became bookkeeper and cashier for Jesse Arnot, liveryman; in 1884 he entered the real estate business as junior member of the firm of Porter & Company, which was succeeded two years later by the firm of Rutledge & Kilpatrick.



CLAUD KILPATRICK.

KING, Goodman, president Mermod-Jaccard & King Jewelry Company; son of D. W. and Sarah King; educated in St. Louis public schools and Clark's Academy; began business career October 7, 1865, as bookkeeper and cashier for Mermod & Jaccard Jewelry Company, with which company he has since been connected, having advanced through various positions up to that of president. One of the founders and directors of the Fall Festivities Association, and chairman of Publicity and Promotion Committee, member of executive committee, vice-president and one of the founders of Business Men's League, judge and historian of Art Metal Section Department of Liberal Arts, World's Columbian Exposition, Chicago, 1893; director and department juror Louisiana Purchase Exposition, St. Louis; also vice-chairman of Liberal Arts, Manufacturers, Anthropology and Etnology Departments of same, and special commissioner to Japan on behalf of the Louisiana Purchase Exposition. The French government conferred upon him membership in the Academy of France with the title of "Officer de l'Instruction Publique" for his work in the Louisiana Purchase Exposition of 1904. Member of St. Louis Academy of Science, Missouri Historical Society, St. Louis Museum of Fine Arts, Aero Club of St. Louis, National Geographic Society, Washington, D. C., etc.



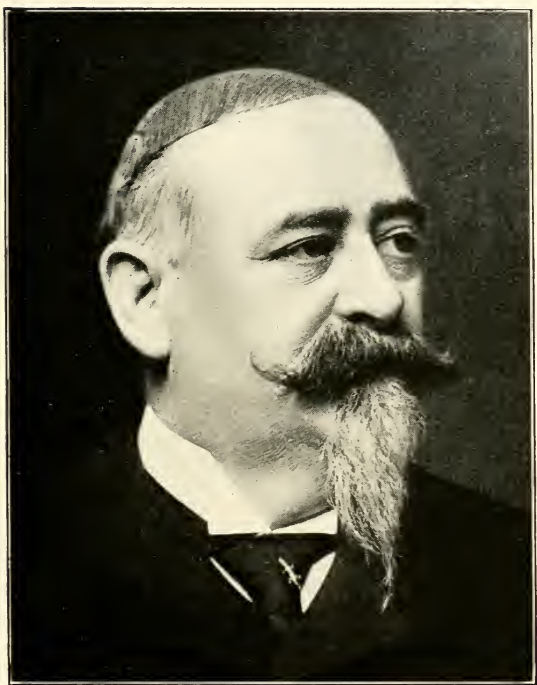
GOODMAN KING.

KING, Harry Bronson, secretary and treasurer of King, Brinsmade Mercantile Company; born in 1857, at Medina, Ohio; son of David H. and Helen M. King; educated public schools, New York, and University of the City of New York; began business career as clerk in Wall Street, New York City; was in several lines of mercantile business in Minnesota, finally settling in St. Louis in 1896, and was associated with his father in firm of D. H. King & Co.



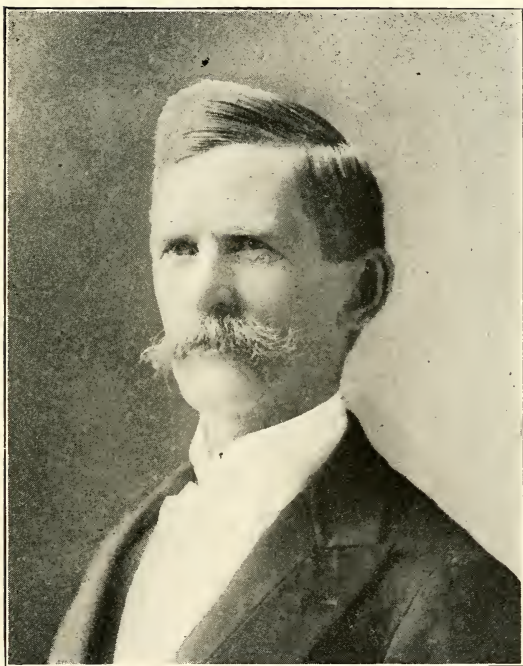
HARRY BRONSON KING.

KINGSLAND, Lawrence Douglas, president Kingsland Manufacturing Company, president American Cotton Separator Company, founder and president St. Louis Manufacturers Association, founder, director and ex-president Latin-American Club, Consul General in St. Louis for Central American States of Nicaragua, Guatemala, Salvador and Honduras, director St. Louis Exposition & Music Hall Association, Commissioner from Nicaragua to the Louisiana Purchase Exposition, delegate for Guatemala to the International Library Congress of St. Louis in 1904, ex-vice-president for Missouri of National Association of Manufacturers of the United States; vice-president St. Louis Public Museum; Police Commissioner and Election Commissioner during administration of Gov. Lon. V. Stephens; as president of the St. Louis Smoke Abatement Association for several years, chairman of the joint committee of the free bridge bond issue; member Merchants Exchange, Mercantile Club, Royal Arcanum, Legion of Honor, etc.; born St. Louis, September 15, 1841; son of George and Eliza A. (Ferguson) Kingsland. Served in civil war, 1861 to 1865, being commissioned 2nd Lieutenant by State of Tennessee, and later Captain, C. S. A.; entered business in 1865 as bookkeeper for father, Geo. Kingsland of firm of Kingsland & Ferguson and succeeded him at his death in 1874 as president of the Kingsland Manufacturing Company; former president and now honorary president Million Population Club.



LAWRENCE DOUGLAS KINGSLAND.

KINSEY, William M., jurist; born Mt. Pleasant, Jefferson County, Ohio, October 28, 1846; son of Caleb B. and Sarah (Metcalf) Kinsey; graduated from the law department of Iowa State University; admitted to practice in Missouri in 1875; elected judge of the Circuit Court of St. Louis in 1904, to Congress in 1888, as Republican from the Tenth District of Missouri and served in 51st Congress, 1889-91; director for thirteen years in Southern Commercial and Savings Bank of St. Louis.



WILLIAM M. KINSEY.

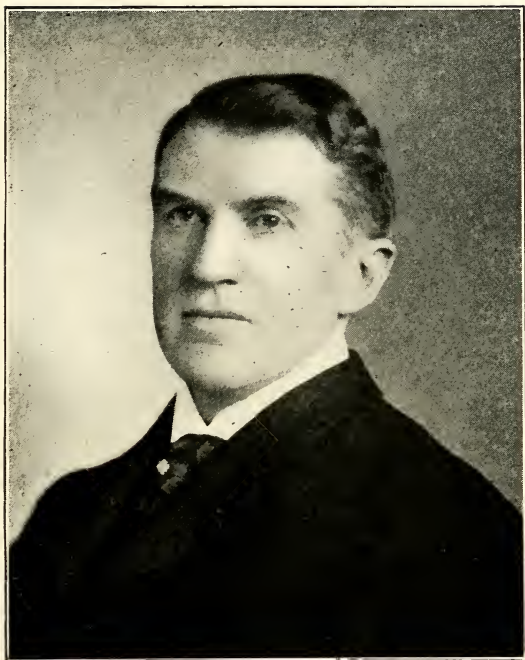
KNAPP, Charles W., president and editor St. Louis Republic; born St. Louis, January 23, 1848; son of John and Virginia Wright Knapp; graduated St. Louis University, A. B. 1865, (A. M. 1867, LL.D. 1904); graduated University of Kentucky LL.B. 1867; in 1867 entered the service of the Missouri Republican, of which his father, Col. John Knapp, was one of the principal proprietors; served in various capacities and long had charge of the paper's Washington bureau. In November, 1887, became president of the corporation Publishers: George Knapp & Co., owners of the paper, the name of which was changed to St. Louis Republic in May, 1888; is director American Newspaper Publishers' Association, Associated Press, etc.



CHARLES W. KNAPP.

KNIGHT, George Harris, lawyer, born Owen Sound, Canada, April 29, 1856; son of Benj. A. and Ann (Edwards) Knight; admitted to bar in 1883 and began practice of law, specializing patent, trademark and copyright matters, and became associated with firm of Knight Brothers. Since death of his partner, Samuel Knight, has practiced alone. Member of Missouri Bar Association.

KNIGHT, Harry French, stock and bond broker, vice-president A. G. Edwards & Sons Brokerage Company, also of the firm of A. G. Edwards & Sons, director Third National Bank, etc.; born St. Louis, February 18, 1864; son of Augustus and Fanny (French) Knight; began career in 1881 with Crow, Hargadine & Co., wholesale dry goods, then became director of Brown-Desnoyers Shoe Company, and in 1894 went into the stock and bond business.

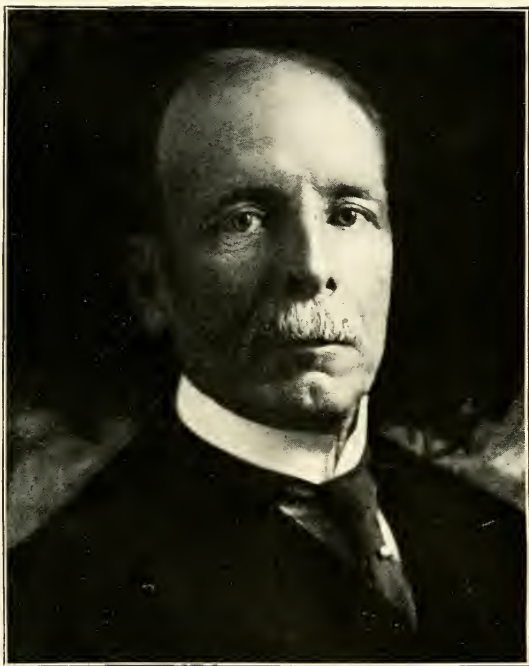


GEORGE HARRIS KNIGHT.

LANE, Charles Edward, president Allan-Pfeiffer Chemical Company, Chas. H. Denison Realty Company, Colonial Automobile Company; born Greenfield, Tenn., March 6, 1874; son of Thomas Benton and Martha (Carleton) Lane; began career with Allan-Pfeiffer Chemical Company, at the age of seventeen; was on the road as salesman soon after for eight years; then admitted to firm, and year later promoted to vice-presidency and made general manager. In 1906 was promoted to the presidency of Allan-Pfeiffer Chemical Company.

LANE, Nathaniel T., secretary and treasurer Goodwin Manufacturing Company, president Price Realty Company, and Almira Realty Company; born Quincy, Ill., August 30, 1857; son of Nathaniel T. and Helen E. (Le Roy) Lane; came to St. Louis in 1875; was with the Gilkerson-Sloss Commission Company, cotton factors, from 1878-89, when he went with the Goodwin Manufacturing Company, of which he became secretary and treasurer in 1893.

LEE, John Fitzgerald, lawyer; born Washington, D. C., June 29th, 1848; son of John Fitzgerald and Eleanor Ann (Hill) Lee; educated at Mount St. Mary's, Emmitsburg, Maryland, Georgetown University, Washington, and graduated in law from the University of Virginia July, 1870; came to St. Louis in September,



JOHN FITZGERALD LEE.

1870, and began the practice of law, where he has practiced ever since; president of the St. Louis Club; ex-president of the St. Louis Bar Association; vice-president and director in the West St. Louis Water & Light Company; director Washington University, St. Louis Public Library, St. Louis Museum of Fine Arts, Missouri Historical Society, Union Sand & Material Company, Hydraulic Press Brick Company, Bridge & Beach Manufacturing Company, Chemical Building Company, Walter C. Taylor Realty Company and Chouteau Investment Company.

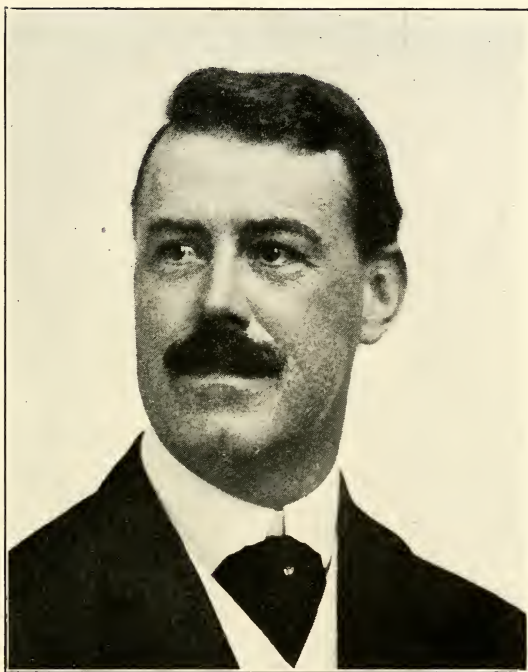
LEMP, Wm. J., Jr., president Wm. J. Lemp Brewing Company established by grandfather in 1840; president Western Cable Railway Company, president Joplin Ice and Cold Storage Company of Joplin, Mo.; president Columbia Manufacturing Company, Dallas, Tex.; president Mena Ice and Cold Storage Company, Mena, Ark.; president Little Rock Brewing and Ice Company, Little Rock, Ark.; president Sedalia Ice, Light and Fuel Company, Sedalia, Mo.; president Ardmore Ice, Light and Power Company, Ardmore, Okla.; director Kinloch Long Distance Telephone Company, German Savings Institution, Louisiana Purchase Exposition, St. Louis; also director Temple (Tex.) Ice and Refrigerating Company and innumerable ice plants throughout the country; born, St. Louis, August 13, 1867; son of



WM. J. LEMP, JR.

Wm. J. and Julia (Feickert) Lemp; began career in father's brewery and learned the business thoroughly; was soon advanced to position of superintendent; later, in 1892, was elected vice-president; elected president in 1904, which position holds at present time.

LEWIS, John Ashbury, cashier National Bank of Commerce; born St. Louis, October 24, 1864; son of John and Margaret (Bentz) Lewis; left school in 1881 to take position as messenger at Bank of Commerce; left Bank of Commerce October 1, 1881, to become coin teller with Gen. A. G. Edwards, who was then assistant treasurer of the United States at St. Louis, and remained with him until the end of his term, April 1, 1887. After a trip to Europe entered the Continental Bank of St. Louis, occupying various positions in that bank from September 16, 1887, until it was absorbed by National Bank of Commerce, May 31, 1902. Was appointed assistant cashier and later was elected to present position.



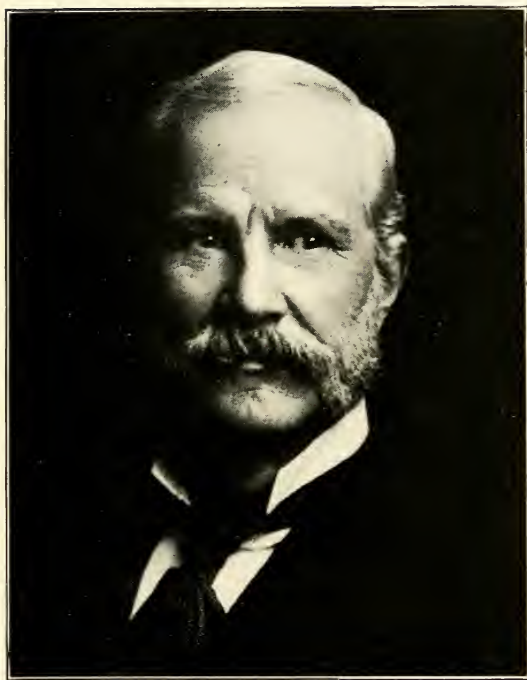
JOHN ASHBURY LEWIS.

LOCKWOOD, George Robinson, lawyer; born St. Louis, March 22, 1853; son of Richard J. and Angelica Peale (Robinson) Lockwood; graduated as civil engineer from University of Virginia, then graduating from the St. Louis Law School LL. B., began practice of law in St. Louis in 1881, in which he is still engaged. President of the Bellefontaine Cemetery Association, George D. Hall Real Estate Company, Lockwood Real Estate Company, member of bar associations, etc. In 1895 organized the St. Louis Democratic Sound Money Club, and was its secretary until close of campaign until 1896; candidate for presidential elector on the Palmer and Buckner ticket in 1896, and is the author of several well-known articles on public questions; elected member of St. Louis Board of Education in 1903 on Democratic ticket for a term of six years, president of the board for the year 1906-7.



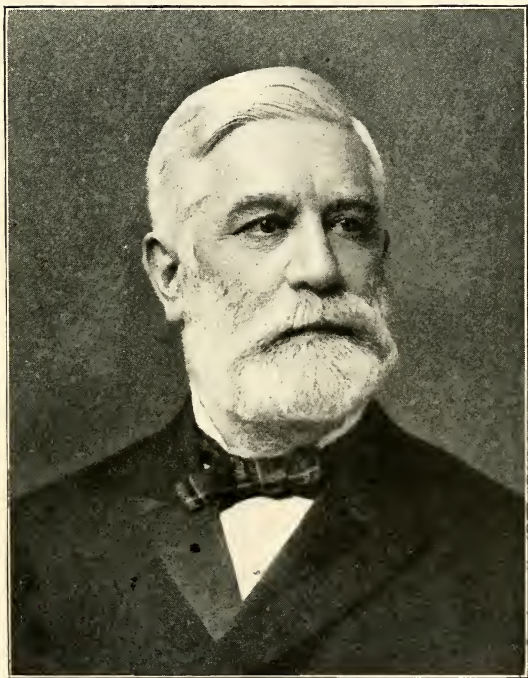
GEORGE ROBINSON LOCKWOOD.

LUBKE. George William, lawyer; born St. Louis, February 22, 1845; son of H. William and Catherine (Penningroth) Lubke; read law in office and under direction Hon. Henry Hitchcock; admitted to bar October, 1864, and has ever since been engaged in the practice of law in St. Louis, Mo., except a period from 1883 to 1889, when he served as judge of St. Louis Circuit Court. Member of Board of Examiners of applicants for license to practice law in the Federal Courts in Missouri; also member of advisory board of St. Louis Law School.



GEORGE WILLIAM LUBKE.

LUDINGTON, Francis Henry, president of H. & L. Chase Bag Company; born Boston, Mass., September 3, 1836; son of Corbet and Lucy (Green) Ludington; began career at age of 16 in grocery store, then in wholesale and retail grocery house of J. W. Carter & Bro. of Boston, until 1856; then taught school and attended educational institutions for a number of years; came to St. Louis in 1866 to take charge of business of H. & L. Chase; later became member of firm, and in 1896 organized the corporation of H. & L. Chase Bag Company.



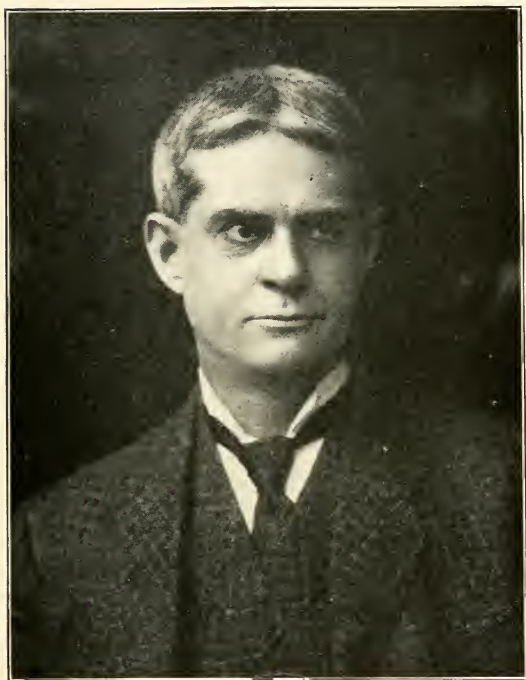
FRANCIS HENRY LUDINGTON.

LUTZ, Frank Joseph, physician; born May 24, 1855, in St. Louis; son of John T. and Rosina (Miller) Lutz; received degree of bachelor of arts St. Louis University, 1873, and his doctor's degree from the St. Louis Medical College in 1876; he in St. Louis, acting at the same time as assistant physician to Alexian Brothers Hospital, of which he is now the chief surgeon; served as surgeon-general of the National Guard of Missouri, 1893-97; was vice-president of the Board of Police Commissioners of St. Louis under Governor Crittenden from 1893-97; was member Missouri State Board soon afterward began the practice of his profession of Health; professor of surgery in medical department of St. Louis University, ex-president Missouri State Medical Association, St. Louis Medical Society, the Southwestern Association of Railway Surgeons, National Association of Railway Surgeons, and the United States Board of Pension Examiners at St. Louis, etc.



FRANK JOSEPH LUTZ, M. D.

McCHESNEY, William Samuel, Jr., president Terminal Railroad Association of St. Louis; born Cynthiana, Harrison county, Ky., August 5, 1856; son of Wm. S. and Martha (Curry) McChesney; began railway service as passenger agent for Ohio & Mississippi Railroad, 1879 to 1880, and was then general agent Louisville, Cincinnati & Lexington Railway, 1881-2, when he went to Lexington for general agent L. & N. R. R., remaining there until 1895, when he came to St. Louis as superintendent of L. & N. R. R.; later he became connected with St. Louis Terminal Association as vice-president and general manager; in 1903 was elected president.



WILLIAM SAMUEL MCCHESENEY, JR.

McDONALD, William Lee, vice-president and director Commonwealth Trust Company, director Grand Avenue Bank, Missouri State Life Insurance Company, Germania Trust Company; born Washington, Mo., June 28, 1865; son of Wm. B. and Sarah E. (King) McDonald; began business career as book-keeper, then clerk in general store at Brownington, Mo., then was elected to assessor, 1890-92; county collector, 1892-6, in Henry County, Mo.; receiver for Bank of Montrose, Mo., 1898-1900; appointed bank examiner by Secretary of State Lesseur, 1900, reappointed by Secretary of State Sam B. Cook, 1901; came to St. Louis, January, 1902, and became connected with Germania Trust Company as vice-president and treasurer, until it was merged with the Commonwealth Trust Company, 1904.



WILLIAM LEE McDONALD.

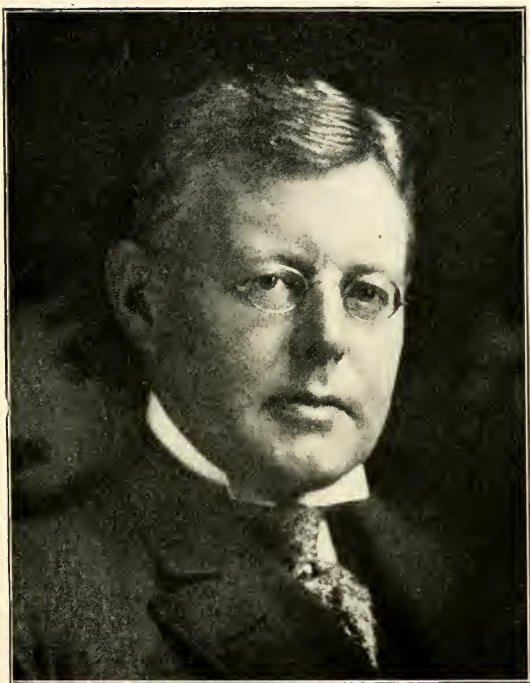
McKEE, Charles Henry, vice-president Globe-Democrat; born St. Louis, July 5, 1852; son of Henry and Mathilda Jane (Hill) McKee. The first position was assistant coal inspector, 1871 to 1872 for his father, who was appointed by Gov. B. Gratz Brown, then clerk and kept books for the Globe-Democrat until 1891, the assistant secretary until 1897, when he was elected vice-president.



CHARLES HENRY MCKEE.

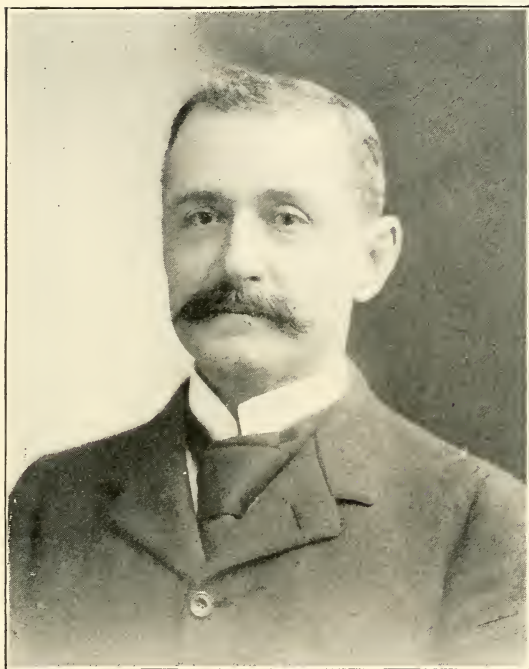
McKITTRICK, Hugh, vice-president Hargadine-McKittrick Dry Goods Company, director of Mechanics-American National Bank, treasurer St. Louis Mercantile Library, secretary Civil Service Reform Association of Missouri, member of Public Bath Commission, Municipal Bridge and Terminals Commission; born St. Louis, August 16, 1868; son of Hugh and Mary Weber (Cutter) McKittrick; graduated from Washington University, Ph. B., 1888, after which he entered the Hargadine-McKittrick Dry Goods Company, advancing through various positions of that company to that of vice-president.

McKITTRICK, Thos. Harrington, president Hargadine-McKittrick Dry Goods Company, vice-president Wm. Barr Dry Goods Company, director National Bank of Commerce, St. Louis Union Trust Company, Broadway Savings Trust Company, American Central Insurance Company, etc., also Fourth National Bank of New York; born St. Louis, April 17, 1864; son of Hugh and Mary W. (Cutter) McKittrick. At an early age he entered the employ of Hargadine-McKittrick & Co., and after serving in the various departments of that house and its successor, incorporated in 1889 as the Hargadine-McKittrick Dry Goods Company, was elected vice-president in 1892 and president in 1895.



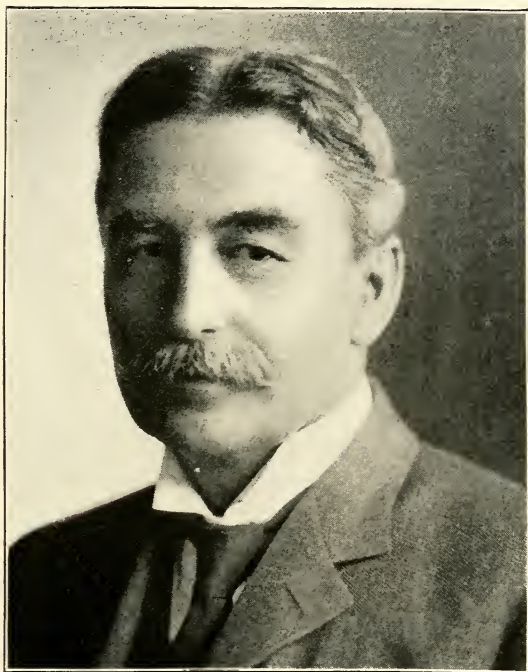
HUGH MCKITTRICK.

MAFFITT, Pierre Chouteau, president Maffitt Realty and Investment Company, director Bell Telephone Company, former vice-president Iron Mountain Company, and the Chouteau-Harrison-Valle Iron Company; born St. Louis, September 3rd, 1845; son of Dr. Wm. and Julia (Chouteau) Maffitt.



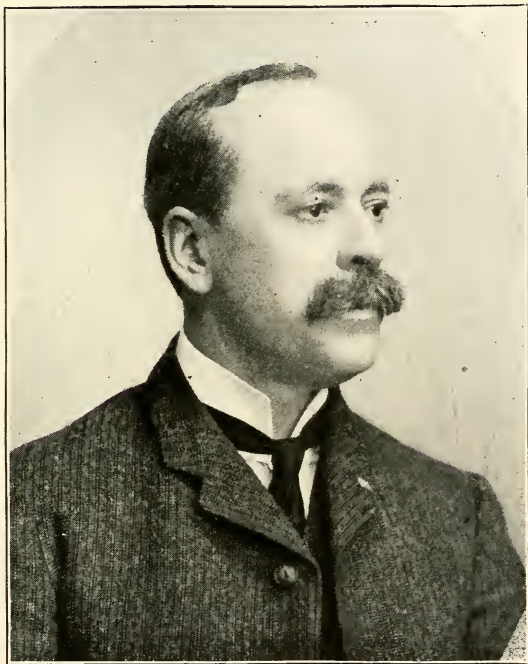
PIERRE CHOUTEAU MAFFITT.

MALLINCKRODT, Edward, manufacturer of chemicals; began career in 1867 as member of the firm of G. Mallinckrodt & Co., which was succeeded by the Mallinckrodt Chemical Works, incorporated in 1882, of which he has since been president; also president of The National Ammonia Company, organized in 1889, and of a number of other companies engaged in the manufacture of chemical products; director Washington University, overseer of chemical laboratory, Harvard University; member American Association for the Advancement of Science, American Pharmaceutical Association, American Chemical Society, Society of Chemical Industries of Great Britain, Deutscher Chemiker Verein, Berlin, Germany; St. Louis Academy of Science, etc.; born St. Louis, January 21, 1845; son of Emil and Eleanor Didier (Luckie) Mallinckrodt.



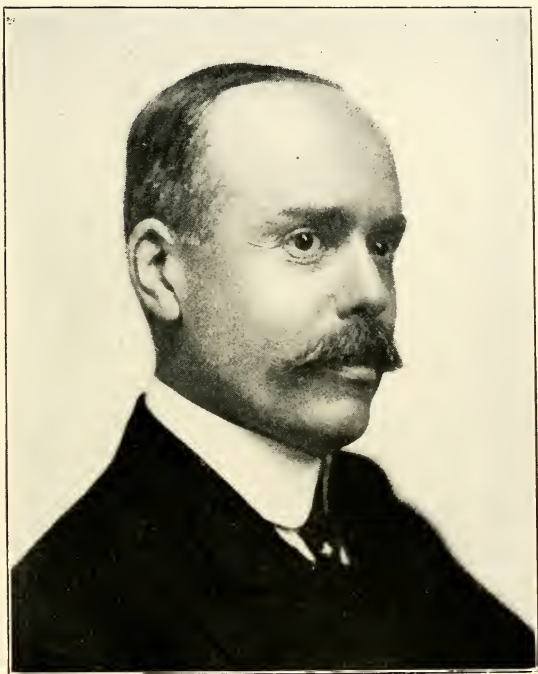
EDWARD MALLINCKRODT.

MANLEY, John David, president and treasurer of the John D. Manley Implement Company, president John D. Manley Carriage Company, Manley-Hill Carriage Company; born St. Louis, June 1, 1859; son of William C. and Margaret McVeigh Manley; began career in the early 70's with the Furst & Bradley Manufacturing Company; became shipping clerk and afterwards salesman on the road for the Moline Plow Company; then with Kingman & Co., Peoria, Ill., with whom he remained until 1888; then associating himself with Mr. Thompson, the firm of Manley & Thompson was organized, later the name was changed to Manley & Thompson Implement Company and in 1902 to John D. Manley Implement Company.



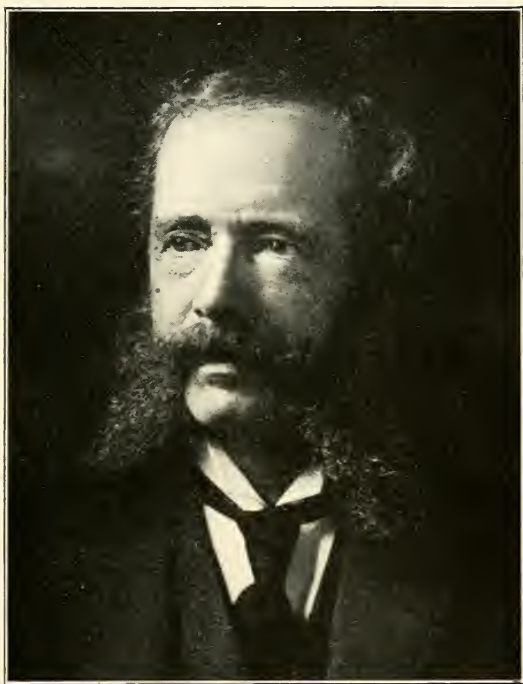
JOHN DAVID MANLEY.

MARKHAM, George D., general insurance, ex-president of Missouri and the National Association of Local Fire Insurance Agents; in 1902 organized the Individual Fire Underwriters of St. Louis; was chief of the Bureau of Music and a director of the Louisiana Purchase Exposition; born in New Haven, Conn., July 25, 1859; son of Wm. H. and Margaret M. (Dickson) Markham; graduate Harvard College, 1881; graduate law course at Washington University Law School, LL.D., 1891; has been in the insurance business in St. Louis since 1881; now doing a general insurance business under the firm head of W. H. Markham & Co., established 1873; has been active in various public movements.



GEORGE D. MARKHAM.

MARSHALL, William C., lawyer; born Vicksburg, Mississippi, November 13th, 1848; son of Thomas Alexander and Letitia (Miller) Marshall; was educated at the University of Mississippi and at the University of Virginia and was admitted to the bar at Vicksburg, Mississippi, in 1870; he soon after came to St. Louis where he has since practiced his profession, first as a partner of Judge Shepard Barclay, whom he succeeded on the supreme bench of Missouri; his partnership with Judge Barclay continued until Judge Barclay was elected a judge of the circuit court in 1882, when he practiced alone until 1891, when he was appointed city counselor; was reappointed after his four-year term was up and while serving the second term was appointed judge of the supreme court of Missouri by Governor Stephens to fill the vacancy created by the resignation of Judge Barclay; in the fall of 1898 was nominated and was chosen in the ensuing election for a full term on the supreme bench; was president Young Men's Democratic Association until 1876; ex-president Missouri Democratic Association, Missouri Bar Association, etc.



WILLIAM C. MARSHALL.

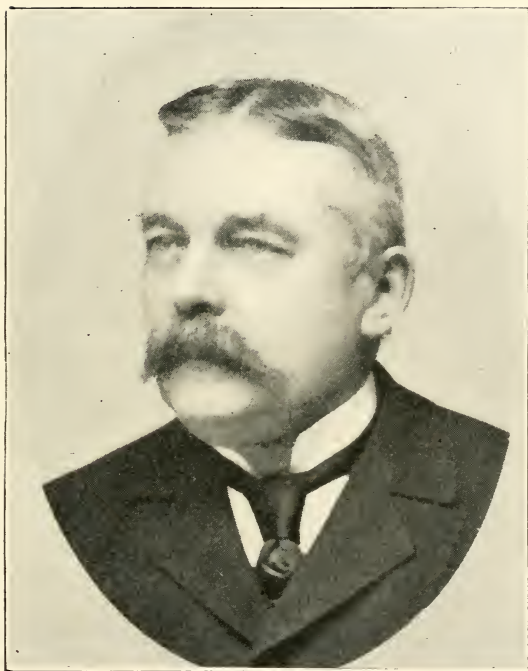
MEIER, Edward Daniel, president Heine Safety Boiler Co., born St. Louis, May 30, 1841; son of Adolphus and Rebecca (Rust) Meier; educated in the St. Louis public schools, Washington University, Royal Polytechnic Institute, Hanover, Germany, graduating mechanical engineer, finisher in Wm. Mason Machine Works, Taunton, Mass., 1862-3; finisher and draftsman in Rogers Locomotive Works, Paterson, New Jersey, 1865-7; superintendent of machinery Kansas Pacific Railway at Wyandotte, Kansas, 1868-70; after that in St. Louis as mechanical engineer with Illinois Coke Co., 1871-72; mechanical engineer Meier Iron Works, Bessemer, Ill., 1873-5; mechanical engineer and manager Peper Cotton Press, 1876-9; member firm of Adolphus Meier & Co., 1878; since 1885 president and chief engineer of the Heine Safety Boiler Company; from 1898 to 1901 was also engineer in chief of the Diesel Motor Company of America, New York; since 1901 engineer in chief and secretary-treasurer American Diesel Engine Company of New York; enlisted in 32nd Pennsylvania Infantry July 31, 1863; Nim's 2nd Massachusetts Battery, December, 1863; promoted to engineer corps 1864; 2nd lieutenant 1st Louisiana Cavalry 1864; 1st lieutenant and aide-de-camp to General J. W. Davidson, 1864-5; captain Branch Guards Missouri Volunteer Militia, 1877; major 1877, lieutenant colonel 1877; colonel 1st Regiment National Guards Missouri, 1882-7; past president St. Louis



EDWARD DANIEL MEIER.

Engineer's Club; past vice-president American Society of Mechanical Engineers; past secretary American Boiler Manufacturers Association, etc.

MEIER, Theodore Gerard, treasurer Heine Safety Boiler Company; born 17th March, 1836, Bremen, Germany; son of Adolphus and Rebecca Meier; parents brought him to St. Louis in 1837; educated St. Louis University; then in classical schools in Germany; began business career in 1852 with Adolphus Meier & Company as clerk; in 1854 was sent to Boston to serve apprenticeship with the hardware house of Butler, Keith & Hill, and then after two years as salesman, returned to St. Louis in 1856, to work for his father and was admitted as partner in the firm of Adolphus Meier & Company, January 1st, 1859, and continued in that capacity until house went into liquidation in 1884. On January 1st, 1885, became treasurer of the Heine Safety Boiler Company, which position he has filled ever since.



THEODORE GERARD MEIER.

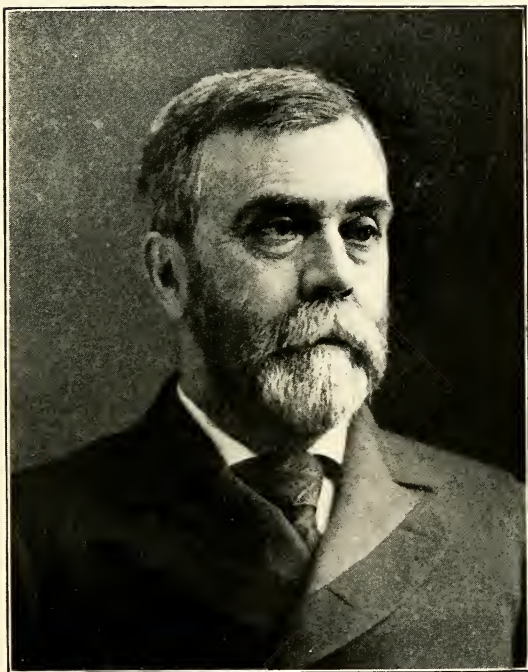
MEYER, Theodore Frederick, president Meyer Brothers Drug Company; born Ft. Wayne, Ind., June 4, 1857; son of Christian F. G. and Franciska (Schmidt) Meyer; began business career in 1878 at Ft. Wayne with Meyer Bros. & Co.; was transferred to Kansas City in 1879, to St. Louis in 1883; elected vice-president and manager Meyer Brothers Drug Company in 1889, president in 1906. Meyer Brothers Drug Company was established at Ft. Wayne, Ind., in 1852; commenced business in St. Louis in 1862.



THEODORE FREDERICK MEYER.

MICHAEL, Elias, president Rice-Stix Dry Goods Company, Premium Manufacturing Company, director Commonwealth Trust Company, elected member Board of Education (finance committee), in 1905; appointed by Mayor Wells as vice-chairman Bridge and Terminals Commission; member of board of directors of Jewish Charitable and Educational Union of St. Louis, trustee St. Louis Provident Association, member executive board, Hospital Saturday and Sunday Association; director of Louisiana Purchase Exposition, and various charitable and business organizations; born Eschau, Bavaria, Germany, September 28, 1854; son of Simon and Sarah (Ottenheimer) Michael; came to the United States at an early age and began business career at the age of 15 in the employ of Rice, Stix & Co. of Memphis, Tenn.; then advanced to stock clerk, then buyer, taking over various departments from time to time; admitted to firm in 1884; full partner, 1885; secretary when firm was incorporated in 1899; vice-president, 1903, and president in 1906.

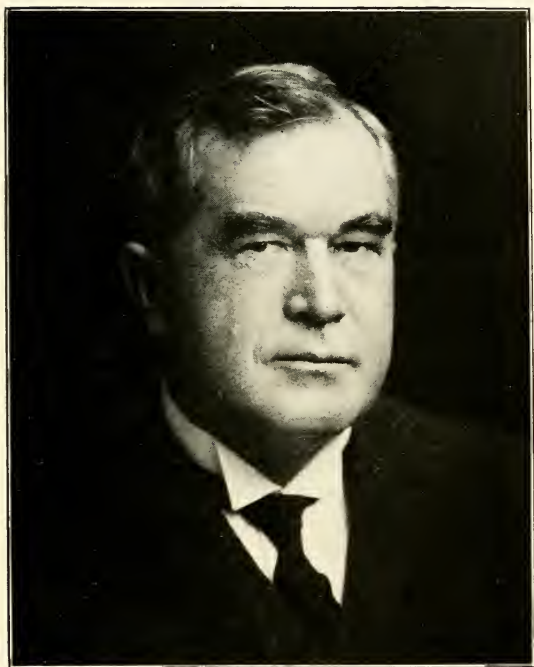
MOORE, Robert, civil engineer; born New Castle, Pa., June 19, 1838; son of Henry C. and Amelia (Whippo) Moore; graduated from the Miami University, Ohio, A. B., 1858, A. M.; has practiced civil engineering since 1863, was assistant United States engineer in military service



ROBERT MOORE.

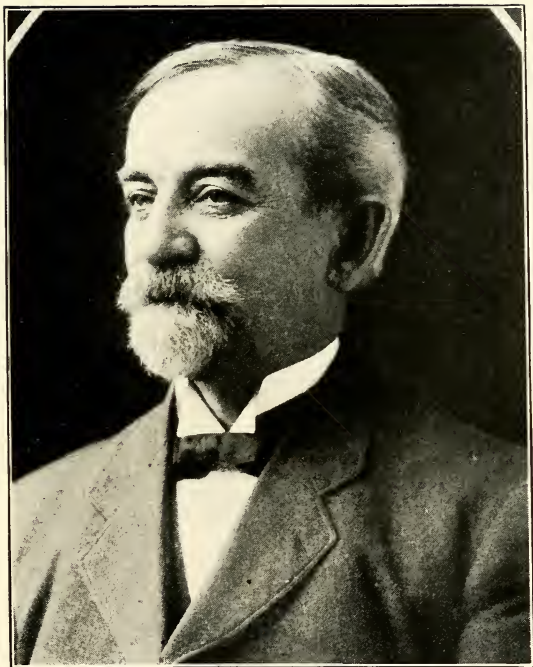
in Central Kentucky in 1863, sewer commissioner of St. Louis, 1877-81; since 1897, member and now vice-president of the Board of Education of St. Louis; past president of the American Society of Civil Engineers, member of the Institution of Civil Engineers of London, etc.

MOORE, William Grant, physician; born Lexington, Ky., February 16, 1853; son of William Grant and Sarah Banks (McConnell) Moore; graduated from Jefferson Medical College, Philadelphia, Pa., 1875, as M. D.; came to St. Louis in 1875, where he has since practiced his profession. Ex-president Missouri State Medical Association, St. Louis Medical Society, St. Louis Obstetrical Society, etc.; member of important medical societies, etc.



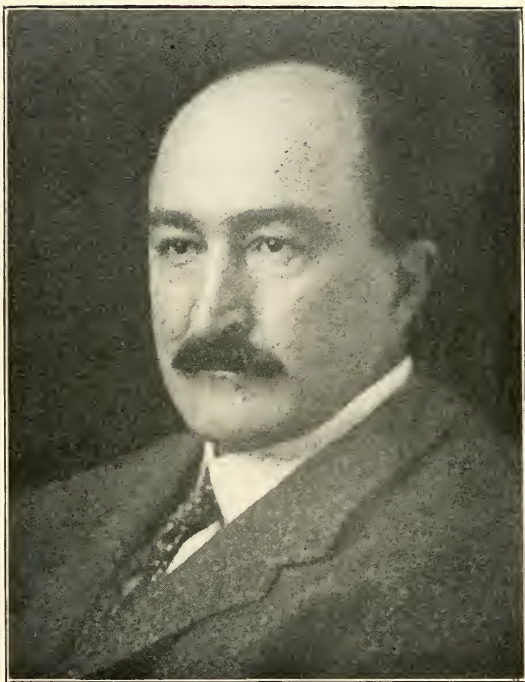
WILLIAM GRANT MOORE, M. D.

MOTT, Frederick Webster, real estate and financial agent; born New York City, December 4th, 1849, son of John and Anna Mott; came to St. Louis in 1865; educated St. Louis High School, Blackburn University of Illinois and St. Louis Law School; began business career as clerk in the Old Life Association of America with which he continued until 1878, when he was elected to House of General Assembly of Missouri for four years. In 1883 to 1887 assessor and collector of water rates, then was elected to State Senate to fill out balance of term of J. C. McGinnis and re-elected for four years more; is now in the real estate and insurance business.



FREDERICK WEBSTER MOTT.

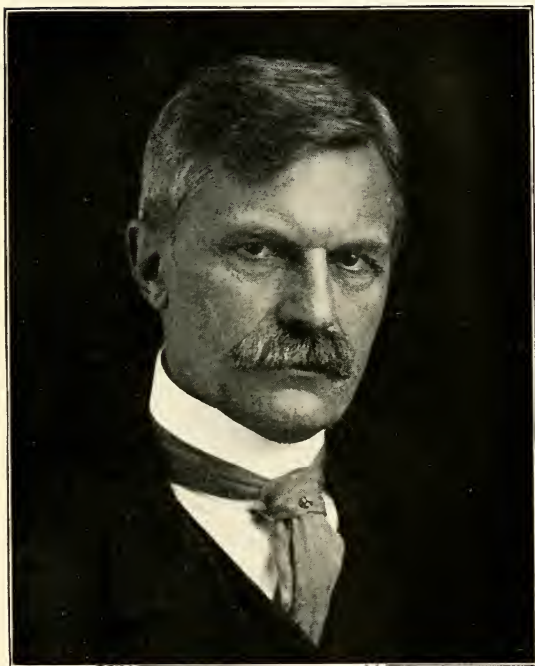
MUDD, Harvey Gilmer, surgeon; born St. Louis, August 29, 1857; son of Henry Thomas and Sarah Elizabeth (Hodgen) Mudd; graduating from St. Louis Medical College in 1876, from Washington University, M. D., 1881; then went abroad and studied in Berlin, Paris, London and Edinburgh, 1885-7; professor of fractures and dislocations and clinical surgery, medical department Washington University. Member board of directors and president medical staff St. Luke's Hospital, surgeon and member of board of directors St. Louis Skin and Cancer Hospital, member of various medical societies; member of the American Surgical Association; also member and president of the American Association of Genito-Urinary Surgeons for 1908.



HARVEY GILMER MUDD, M. D.

NAGEL, Charles, lawyer; born in Colorado County, Texas, August 9, 1849; son of Dr. Herman and Fredericka Nagel; studied at the St. Louis Law School and then one year in the University of Berlin, where he studied law, political economy, etc.; returned to St. Louis in 1873, and engaged in practice, associated at different times with various partners, and January 1, 1903, became partner in the firm of Finkelnburg-Nagel & Kirby, which changed on Judge Finkelnburg's appointment as United States District Judge in June, 1905, to Nagel & Kirby; has been professor at St. Louis Law School since 1875; has been member of the board of trustees Public Library, is trustee of Washington University and member of board of control of St. Louis Museum of Fine Arts; was member of Missouri House of Representatives, 1881-2, and president City Council, St. Louis, 1893 to 1897.

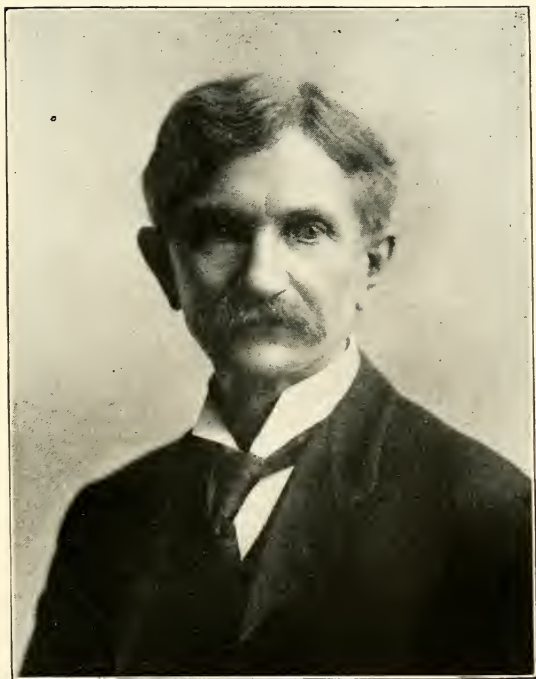
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CHARLES NAGEL.

NELSON, Nelson O., persident N. O. Nelson Manufacturing Company; born in Norway, September 11, 1844; son of Anders and Gertrude Nelson; came to United States in childhood; began manufacturing plumbers' supplies in 1872, and has since established factories at Leclaire, Ill., and Bessemer, Ala.; adopted profit-sharing with employes in 1886; established the co-operative village of Leclaire, Ill., in 1890; active in single tax and social reform movements.

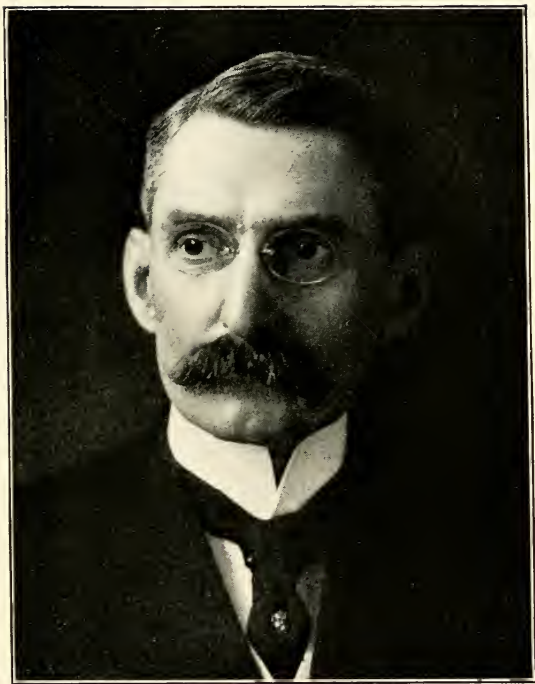
NICOLAUS, Henry, president St. Louis Brewing Association, president Brewers' Association of St. Louis and East St. Louis, director Mechanics-American National Bank, Kinloch Telephone Company, Gilsonite Construction Company, Hammer Dry Plate Company, etc.; born Rhein-Pfalz, Germany, August 14, 1850; son of Gottfried and Caroline (Fuhrmann) Nicolaus; commenced work in the malt house of Becker and Hoppe, then with the National Brewery as a practical brewer, and afterward with E. Anheuser & Co., brewers, as brewer; then went to Europe to study brewing; then returned to the United States and located in Cincinnati, O., then to Keokuk, Iowa, then to St. Louis with the Green Tree Brewery; became a partner until the brewery was merged into the St. Louis Brewing Association, of which was made director, then president.



NELSON O. NELSON.

NICHOLLS, Charles Chamberlain, president Nicholls-Ritter Realty & Financial Company, director of Citizens Insurance Company; born Camden, N. J., January 4, 1855; son of Ebenezer and Rebecca Young (Anderson) Nicholls; at the age of 14 entered the employ of Lee & Walker, publishers, Philadelphia, Pa., and remained with them five years. In 1875 entered employ of Beard & Bro., dealers in cotton ties and safes, and two years later when business was incorporated as Beard & Bro. Safe & Lock Company, was made secretary. When Mr. Beard died in 1885, wound up the business and administered Mr. Beard's estate; started in real estate business in 1885, and in 1892 sold a half interest to E. P. V. Ritter, organizing the Nicholls-Ritter Realty & Financial Company.

NIEKAMP, Charles Henry, president and general manager Beck & Corbett Iron Company, president Shelter Top Company, director St. Louis Screw Company, Eagle Horse Shoe Company; born Osnabrueck, Hanover, Germany, March 31, 1851; son of Casper H. and Catherine (Lammert) Niekamp; came to United States with parents in 1854; started in business April 7, 1873 as A. Burman & Company; firm name changed four years later to Niekamp & Baker, incorporated June 18, 1891 as Globe File & Hardware Company, changed



CHARLES CHAMBERLAIN NICHOLLS.

February 25, 1895 to Globe File & Iron Company, who consolidated January 1, 1901, with the Beck & Corbett Iron Company.

NOBLE, John Willock, lawyer; born Lancaster, Ohio, October 26, 1831; son of Col. John and Catherine (McDill) Noble; graduated from the Yale College, 1850-1, A. B., from Cincinnati Law School in 1852 (LL. D., Miami University, 1890, Yale University, 1892); admitted to bar, first at Columbus, Ohio, in 1853, and at St. Louis, Mo., 1855, Keokuk, Iowa, 1856, where was city attorney and there engaged in practice until 1861, then enlisted in the Union Army, serving through war in 3rd Iowa Volunteer Cavalry as Lieutenant, Adjutant, Major, Lieutenant-Colonel and Colonel, and was brevetted Brigadier General by Act of Congress for service in the field. After war, returned to St. Louis and has since been engaged in the practice of law here. Appointed United States District Attorney, March, 1867, serving three years; was offered place of solicitor general by Gen. Grant, but declined; was member of firm of Noble & Hunter, and of Noble & Orrick, was member of President Harrison's Cabinet in 1889-93, and as Secretary of the Interior opened Oklahoma to settlement, presided over entrance of four states into Union, and was first secretary establishing forest reservations under statute of March 2, 1891.



JOHN WILLOCK NOBLE.

NOLKER, Louis Theodore, president and treasurer of Commercial Electrical Supply Company, president St. Louis Credit Agency Company, vice-president Guarantee Electrical Company, member advisory board of the National Irrigation Association, director in Latin-American Club and Foreign Trades Association, formerly president Smith Academy Alumni Association, now member of executive board; born St. Louis, September 7, 1878; son of Wm. F. and Louisa Brinkwirth) Nolker; was connected with the Kinloch Telephone Company for a short while, and since March, 1899, has been vice-president and treasurer of Commercial Electrical Supply Company to 1907, president and treasurer since then; secretary and treasurer of St. Louis Tin & Sheet Metal Working Company, director Citizens Independent Telephone Company, Terre Haute; Wabash Valley Telephone Company, Paris, Ill.; Kinloch Bloomington Telephone Company, Bloomington, Ill.



LOUIS THEODORE NOLKER.

NORVELL, Saunders, president Norvell-Shapleigh Hardware Company, director Mississippi Valley Trust Company, juror Louisiana Purchase Exposition, 1904; vice-president Civic Improvement League, president Self Culture Hall Association, vice-president Artists Guild, member St. Louis City Council, member Board of Control, St. Louis Museum and School of Fine Arts; president Noon Day Club; board of governors University Club; president Contemporary Club, etc.; born St. Catharines, Canada, August 12, 1864; son of Louis C. and Sarah (Saunders) Norvell; began career with Simmons Hardware Company in 1880, serving in various positions until 1898, when he was elected vice-president; in 1901 he resigned when the Norvell-Shapleigh Hardware Company was incorporated, of which he was elected president.

NUGENT, Byron, president B. Nugent & Bro. Dry Goods Company, director Boatmans Bank; born Marysburg, Prince Edward County, Canada, West, July 31st, 1842; son of Thos. and Eleanor A. (Morgan) Nugent; began work in dry goods house at St. Thomas, Canada, in 1855, when he went to Mt. Vernon, Ill., and started in business for self, then came to St. Louis in 1873, and established the business of B. Nugent, which later on became B. Nugent & Bro., and in 1899 was incorporated as B. Nugent & Bro. Dry Goods Company.



SAUNDERS NORVELL.

ORTHWEIN, William D., president Wm. D. Orthwein Grain Company, president Kinloch Telephone Company, etc.; born Wurtemberg, Germany, February 9, 1841; came to United States, 1855; returned to Germany to complete education; came back to United States, 1860. .



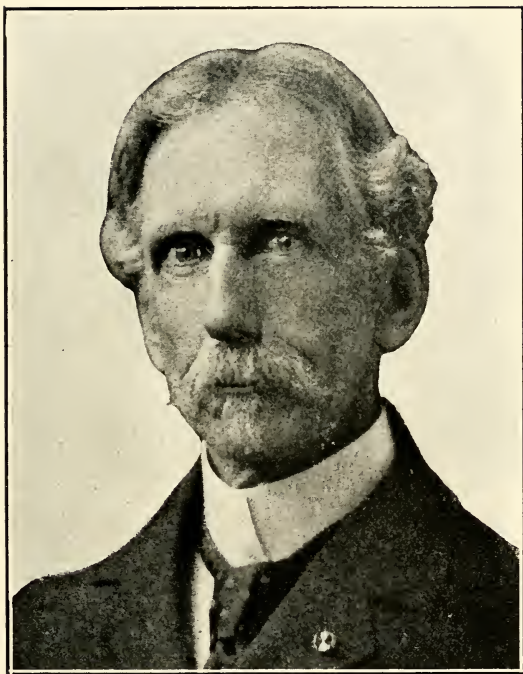
WILLIAM D. ORTHWEIN.

PETERS, Henry William, president Peters Shoe Company; born in St. Louis, February 14, 1856; son of Francis H. and Charlotte Peters; at the age of 16 began business career as shipping clerk with Claflin, Allen & Co., shoe jobbers; at the age of 18 became salesman, traveling for ten years; then became member of the firm and bought them out in 1892, organizing the Peters Shoe Company; member of executive committee of Business Men's League, director Mississippi Valley Trust Company, St. Louis Coliseum Company and Missouri Manufacturers Association; member of other important trade and business organizations.



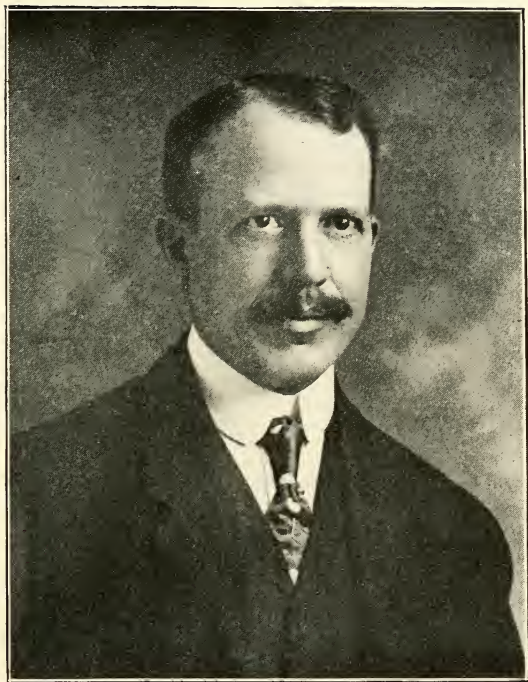
HENRY WILLIAM PETERS.

PATTISON, Everett Wilson; lawyer; born Waterville, Maine, February 22, 1839; son of Robert Everett and Frances (Wilson) Pattison; graduated from Waterville (now Colby) College, Maine, A. B., 1858; A. M., Shurtleff College, Illinois, 1867; LL.D., Colby College, 1906; principal West Gardiner Academy, Maine, 1858; professor in Oread Institute, Worcester, Mass., 1859-61; entered U. S. volunteer service at Boston, May 28, 1861, as private Company I, Second Massachusetts Infantry Regiment; was promoted to first sergeant same company, later to second lieutenant and first lieutenant Company E, then captain of Company F, all of the same regiment. Came to St. Louis in 1865 and began the practice of law, in which he has continued ever since; was attorney for the St. Louis School Board for two terms, beginning 1877, author of Digest of Missouri Reports (eight volumes), a work on Missouri code pleadings, and one on criminal instructions; also four articles in American and English Encyclopedia of Law, etc.



EVERETT WILSON PATTISON,

PFLAGER, Harry Miller, vice-president Commonwealth Steel Company, vice-president American Steel Body Double Bolster Company, Davis Locomotive Wheel Company, Cast Steel Platform Company, president Transom Draft Gear Company; born St. Louis, November 29, 1866; son of Henry W. and Jessie (Miller) Pflager; began business in the employ of the Pullman Company in their St. Louis shops, advancing to various positions to that of mechanical superintendent, with offices in Chicago, remaining there until 1901; from 1901 to 1903 in the manufacturing business in Chicago; 1903-4, associated with American Steel Foundries at St. Louis, since September 1, 1904, associated with Commonwealth Steel Company.



HARRY MILLER PFLAGER.

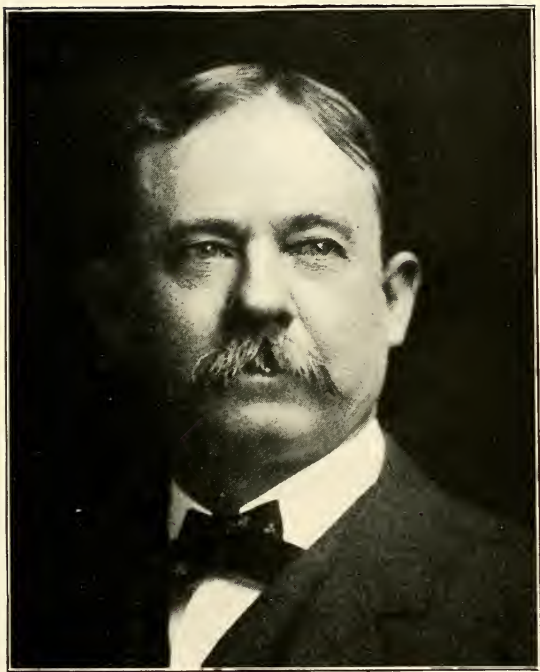
PIERCE, Lawrence Blunt, born March 30, 1859, in Greenville County, Virginia; son of R. B. and Martha (Blunt) Pierce; came to St. Louis from Kentucky in 1879; began St. Louis business career as an entry clerk for wholesale dry goods house; became active secretary of St. Louis Exposition and Music Hall Association in 1883; entered the real estate office of Chas. H. Turner & Co. in 1886 as chief clerk and was admitted to partnership in the firm in 1889; organized the Commonwealth Trust Company in 1901 and was active vice-president of that company until 1905; in that year he resigned from the vice-presidency to devote his time to his private financial interests, retaining his office as director of that company; in 1906 he organized and became the active head of the corporation which erected the Pierce building, the largest office bulid-ing in St. Louis; he is president of the Income Leas-hold Company and of the Standard Reduction & Chemical Company, and also a director in a number of other corporations in St. Louis.



LAWRENCE BLUNT PIERCE.

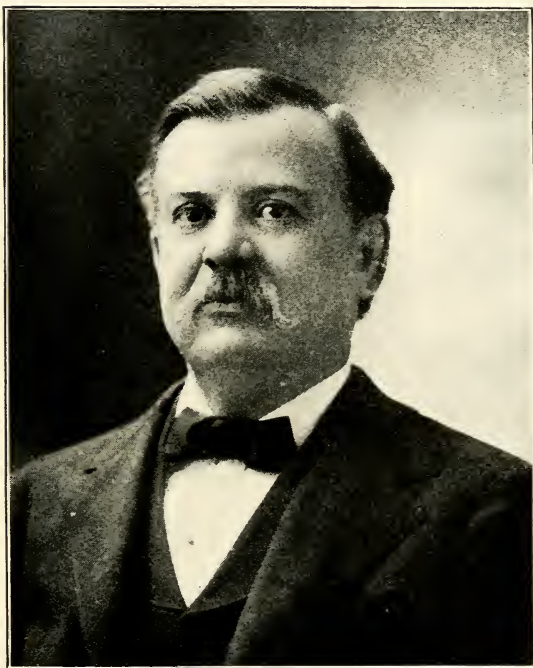
PILCHER, John E., vice-president Baldwin Forging & Tool Company; born Dover, Kent, England, July 19, 1844; son of Jno. and Elizabeth V. (Brett) Pilcher; commenced business career with Charless Blow & Co. in 1860, wholesale druggists, and early in 1863 entered employ of Wilson, Levering & Waters, wholesale hardware, as shipping clerk; later became traveling salesman for its successor, the firm changing to Levering, Waters & Co., then to Waters, Simmons & Co., E. C. Simmons & Co., and then the Simmons Hardware Company, of which he became vice-president, retiring April 1st, 1905, joining the Baldwin Forging & Tool Company of Columbus, O.

PLOESER, Louis, president J. B. Sickles Saddlery Company; born St. Louis May 14, 1852; son of Christian and Elizabeth (Luft) Ploeser; began career in 1866 as office boy with Fourth National Bank, working during school vacation; became regularly employed as office boy with Grimsley & Co. in 1869, and when that firm retired in 1872 started in with J. B. Sickles & Co.; traveled for this firm for 16 years; was elected vice-president on its incorporation in 1881, and in 1897 was elected president and general manager, purchasing the stock of J. J. Kreher, former president, then deceased.



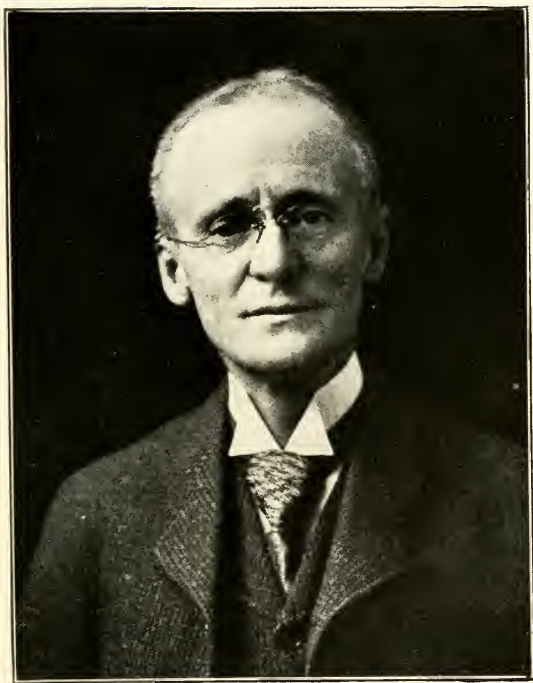
LOUIS PLOESER.

PORTER, William, physician; born March 18, 1852, at Beaver, Pa ; son of Byron and Agnes (Rankin) Porter; graduated from Westminster College and the Jefferson Medical College, Philadelphia, M. D., 1873; London Hospital, 1874; Golden Square Throat and Chest Hospital of London and assistant to Sir Morell McKenzie, 1874-5, Vienna, Paris and Berlin, 1875-6; has been engaged in the practice of medicine in St. Louis since 1876; physician in charge Mount St. Rose Throat and Chest Sanatorium, medical director State Sanatorium for Incipient Tuberculosis, professor of clinical medicine in St. Louis University, director of the National Association for the Study and Prevention of Tuberculosis, corresponding member of the International Congress for the Study of Tuberculosis, and member of various other medical associations for the prevention of tuberculosis, etc.



WILLIAM PORTER, M. D.

POST, Lewis Walter, vice-president and general manager Blackmer & Post Pipe Company, president Post Pipe Co., Texarkana, Texas; born Essex, Conn., March 6, 1847; son of David Rawson and Maria Philips (Urquhart) Post. In April, 1862, shipped before the mast in London packet ship, American Eagle; in 1869 was chief mate of ship Goodhope in same line; came to St. Louis in 1872, engaging in minor capacity with H. M. Thompson, then in sewer pipe manufacturing business; formed partnership in same line with L. R. Blackmer, as Blackmer & Post, in 1878; built first factory in 1880, second factory in 1887; incorporated business, 1893, as Blackmer & Post Pipe Company, of which is vice-president and general manager, erecting the third factory in 1900.



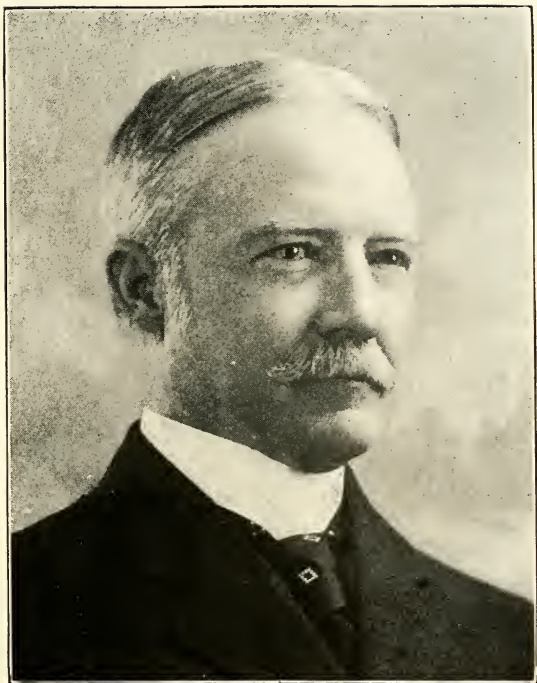
LEWIS WALTER POST.

PRICE, Vincent Leonard, vice-president of the National Candy Company, chairman of executive committee and a director of same, president and director Price Cereal Food Company, Chicago; vice-president Clinton Sugar Refining Company, Clinton, Iowa; president and director Granite Lubricating & Fuel Company, Granite, Okla.; chairman executive Committee National Confectioners' Association of United States; born Waukegan, Ill., July 30, 1871; son of Dr. Vincent C. and Harriet (White) Price. Since 1894 has been actively identified with the interests of his father, Dr. V. C. Price of Chicago, in the manufacture of Dr. Price's baking powder, flavoring extracts, etc., and since 1902 has been identified with the National Candy Company.



VINCENT LEONARD PRICE.

RANDOLPH. Tom, president Commonwealth Trust Co., born Rome, Tennessee, November 13, 1854; son of John Lewis and Mary (Bradley) Randolph; began banking business career as messenger in year 1872; was made cashier in 1874; was elected president of the Merchants and Planters National Bank of Sherman, Texas, in 1886, and is still president of that institution; was elected president of the Commonwealth Trust Co. of St. Louis, February 7, 1903; director in the Equitable Life Assurance Society of New York, St. Louis-Southwestern Railway Co., and is director in several corporations, railways, cotton oil mills, etc., in Texas and the southwest; member of the executive committee of the American Bankers Association, 1893 to 1896.



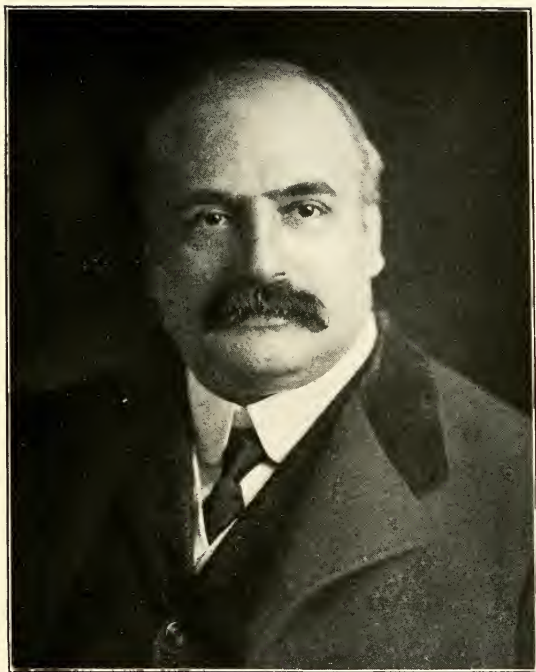
TOM RANDOLPH.

REID, Thomas Joseph, president of the T. J. Reid Shoe Company; born at Ballagherine, Ireland, February 29, 1852; son of Michael M. and Bridget (Regan) Ried; first started to work in New York in 1869, with wholesale clothing manufacturing firm; in 1872 became a partner in the shoe business established by his brother, M. W. Reid in 1860, and firm name became Reid Bros. The brother withdrew in 1884, then continued alone until 1892, when incorporated the business as T. J. Reid Shoe Company.



THOMAS JOSEPH REID.

REITH, Edward Benjamin, treasurer Adam Roth Grocery Company, director Lindell Grocery Company, Columbia, Mo., treasurer Early Breakfast Coffee Company; born in St. Louis, December 17, 1857; son of Henry T. and Catherine (Arnold) Reith; began career as collector with the Iron Mountain Bank; after one year went with the International Bank; with the Adam Roth Grocery Company since 1879, having been successfully bookkeeper, cashier and credit man, and in 1900 was elected treasurer.



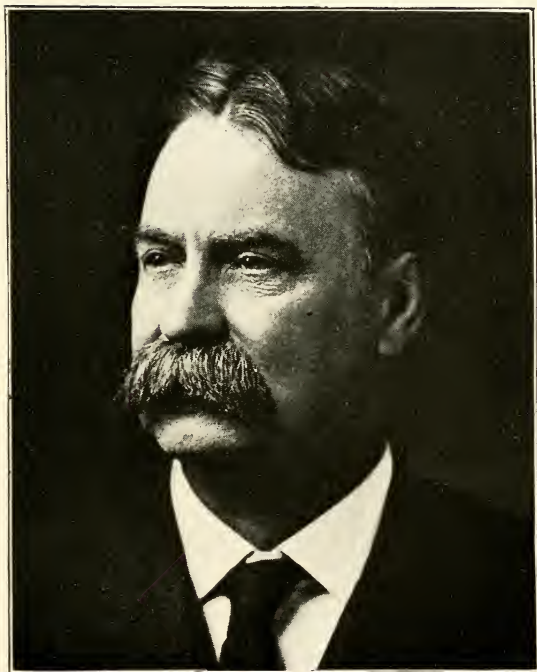
EDWARD BENJAMIN REITH.

RENARD, Louis; carpets and curtain goods; born Berlin, Germany, October 1, 1854; son of Charles and Helene (Rosenstock) Renard; began business career as cash boy in 1867; in 1869 entered employ of Trorlicht & Duncker, as office assistant, and has remained in the same house in various capacities, being advanced to vice-president of Trorlicht-Duncker & Renard Carpet Company; September 9, 1907, retired from the firm and at present not connected in any pursuits.



LOUIS RENARD.

RICHMOND, Manley Glencoe, president Shaw & Richmond Produce Company, second vice-president Merchants' Exchange, 1904-5, vice-president, 1905-6; president, 1906-7; second vice-president St. Louis Manufacturers Association, etc.; born Detroit, Mich., March 12, 1857; son of Emerson and Mary (Cassidy) Richmond; began career as teacher, later superintendent of schools, and then as book-keeper in produce concern in Detroit for two years; came to St. Louis, 1881, and went in with a Mr. Andrews in the produce business as Richmond & Andrews for one year, then by self for two years, and in 1884 the firm of Shaw & Richmond, incorporated, 1890, as Shaw & Richmond Produce Company.



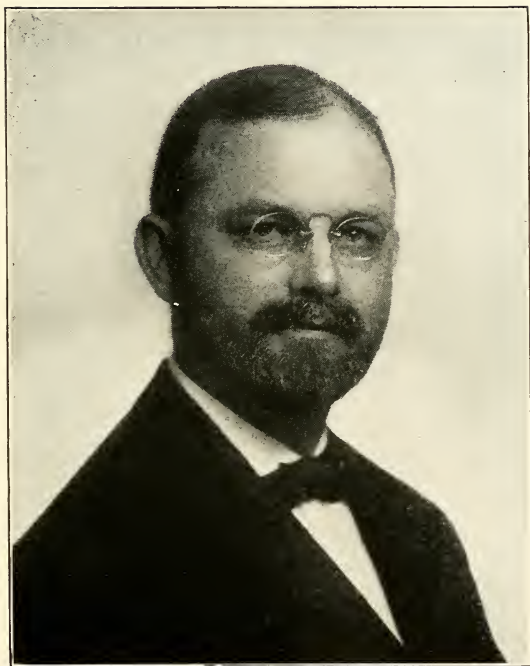
MANLEY GLENCOE RICHMOND.

RITTER, Edward P. V.: real estate and financial agent; born Chester, Illinois, September 27, 1858; son of Valentine and Josephine Hortense (Paschali) Ritter; began business life as clerk with the Famous Shoe and Clothing Co., of which afterward became successively cashier, book-keeper, secretary, vice-president and president. In 1892 engaged in the real estate business with Charles C. Nicholls, when the Nicholls-Ritter Realty & Financial Company was organized, of which he is vice-president; secretary St. Louis, Lakewood & Grant Park Railway.



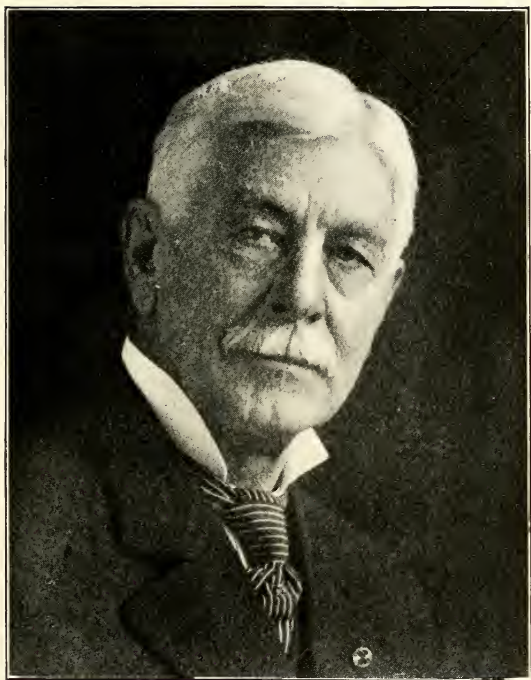
EDWARD P. V. RITTER.

ROBLEE, Joseph Henry, vice-president of The Brown Shoe Company; born Granville, N. Y., April 8, 1859; son of Mahalone and Rhoda (Dillingham) Roblee; came to St. Louis in 1879 and entered the employ of Hamilton-Brown Shoe Company as clerk, July 5, 1879; later on became traveling salesman for the same firm until 1887, when he entered The Brown Shoe Company as treasurer, continuing in this capacity until 1893, when he became vice-president.



JOSEPH HENRY ROBLEE.

RORICK, David, vice-president American Central Insurance Company; born near Columbus, Franklin County, Ohio; son of Cornelius Hoyt and Julia Fowler (Kimball) Rorick; began business career as clerk in hotel; learned the marble cutting trade and followed it until 1862, when enlisted as private in Company G, 31st Iowa Infantry, promoted to 1st Lieutenant on battle field at Vicksburg, Miss., and thereafter served as brigade picket and skirmish officer on staff of 3rd brigade, first division 15th army corps, Gen. W. T. Sherman's army, at Lookout Mountain, to Atlanta, the "March to the Sea" through the Carolinas and to Washington. After having been wounded several times and having been engaged in numerous battles, he was mustered out with honor in 1865. After studying law he went to Jefferson County, Kan., and began practice of law in firm of McArthur & Rorick in 1867; elected to lower house of Kansas Legislature, 1869-70; became connected with the American Central Insurance Company, November, 1869, and has served consecutively as special agent, general agent on Pacific coast, general adjuster, and April 18, 1894, was elected 2nd vice-president, April 22, 1893, became a director in 1875.



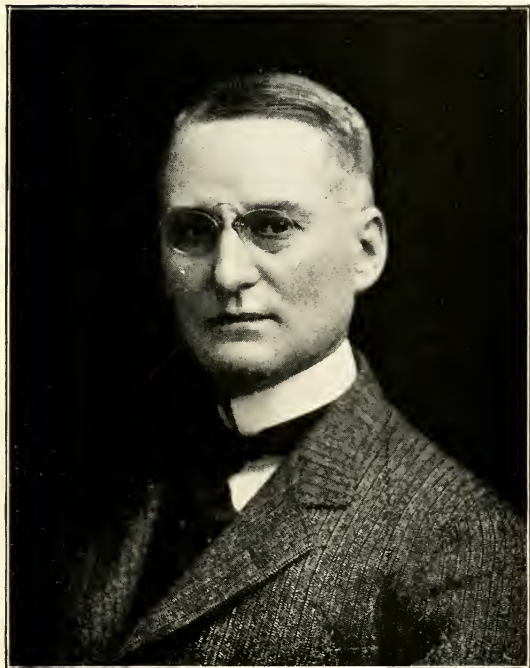
DAVID RORICK.

RUMSEY, Lewis Miller, Jr., president L. M. Rumsey Manufacturing Company, director St. Louis Union Trust Company, State National Bank of St. Louis, and secretary Granite Bi-Metallic Consolidated Mining Company; president Moberly Gas and Electric Light Company; served for eight years in Missouri National Guard, 1st regiment, and for six months 1st Missouri Volunteer Infantry in Spanish-American War, etc.; born St. Louis, January 24, 1876; son of Lewis Miller and Emma (Gaty) Rumsey; started to work for L. M. Rumsey Manufacturing Company, established by father, in 1865; after advancing through the various departments of the business was made president early in 1905.



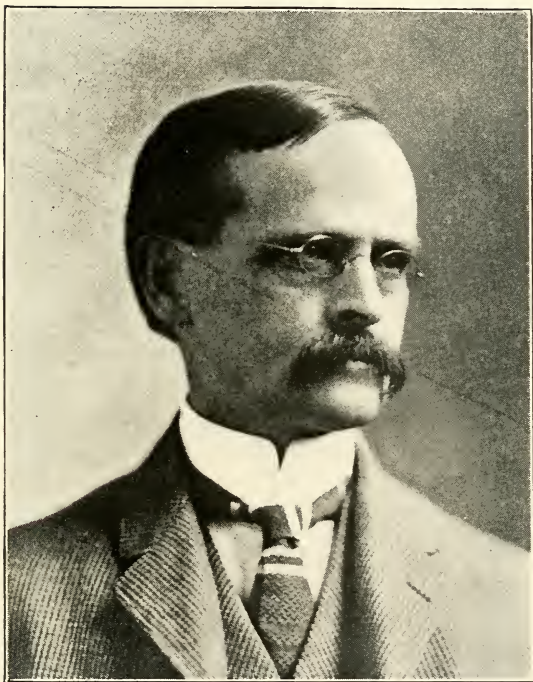
LEWIS MILLER RUMSEY, JR.

RUMSEY, William Claude, president Rumsey & Sikemeier Company; born Painted Post, N. Y., November 26, 1854; son of Wm. S. and Sarah J. (Gazley) Rumsey, began business career as salesman; since 1885 engaged in the plumbing supply business; was elected president of Rumsey & Sike-meier Company in 1886.



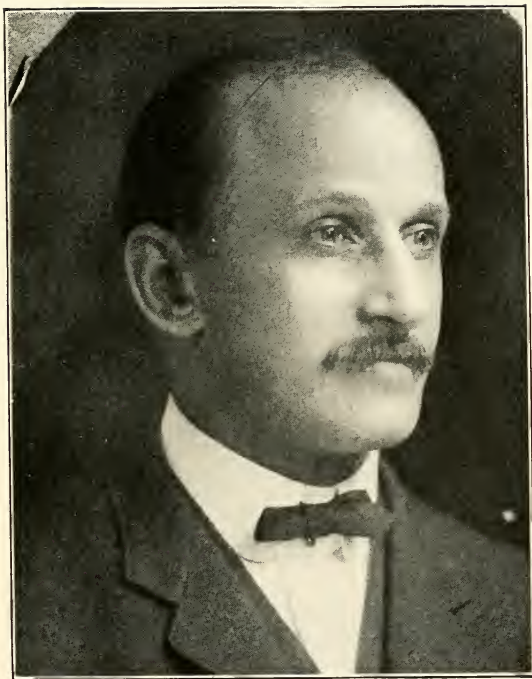
WILLIAM CLAUDE RUMSEY.

SAUNDERS, Edward Watts, physician; born in Campbell County, Va., October 15, 1854; son of Robert C. and Caryetta (Davis) Saunders; graduated from the University of Virginia, M. D., class 1875; post-graduate work in Royal University of Vienna, etc.; came to St. Louis, 1878, and has since been continuously engaged in the practice of his profession; professor of Pediatrics, and Clinical Obstetrics in Medical Department of Washington University; member of medical staff of the Bethesda Hospital and of the Missouri Baptist Sanitarium, treasurer of the Beard-Hayne Defiberator Company, president of the Bethesda Association, etc.



EDWARD WATTS SAUNDERS, M. D.

SAWYER, Isaac Howe, director of The Brown Shoe Company, manager of the advertising and rubber departments; ex-president of the St. Louis Shoe Manufacturers' Association, ex-vice-president of the St. Louis Advertising Men's League; born at Boxford, Mass., April 3, 1858; son of Thomas and Sophia Bridgeman (Howe) Sawyer; began business career at Boston, Mass., in 1876, in the wholesale shoe business; moved to Toledo, Ohio, as general manager and salesman in 1880; with the American Rubber Company of Boston, Mass., from 1884 to 1890, when he became connected with The Brown Shoe Company; was elected director in 1893; is president of the Union M. E. Church Choral Society, a member of the Mercantile Club, the New England Society, and the Scottish Rite Masons.



ISAAC HOWE SAWYER.

SCHRAUBSTADTER, Carl, secretary Inland Type Foundry; born Boston, Mass., December 23, 1862; son of Carl and Augusta (Stearn) Schraubstadter; began business career in 1879 with Central Type Foundry; superintendent in 1883; started in business for self in 1886, and in 1890 incorporated as Western Engravers Supply Company. In 1895 merged business into that of the Inland Type Foundry, of which is now secretary and general manager.

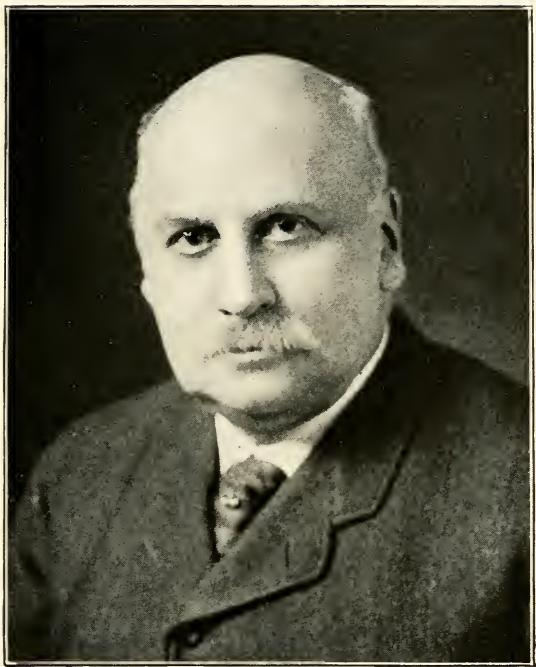
SCHRAUBSTADTER, Oswald, vice-president Inland Type Foundry; born Brookline, Mass., April 23, 1868; son of Carl and Augusta (Stearn) Schraubstadter; entered the employ of Central Type Foundry in 1884, advancing to various positions with that company until 1894 when the Inland Type Foundry was incorporated, being one of the incorporators of that company, with which he has since been associated.



OSWALD SCHRAUBSTADTER.

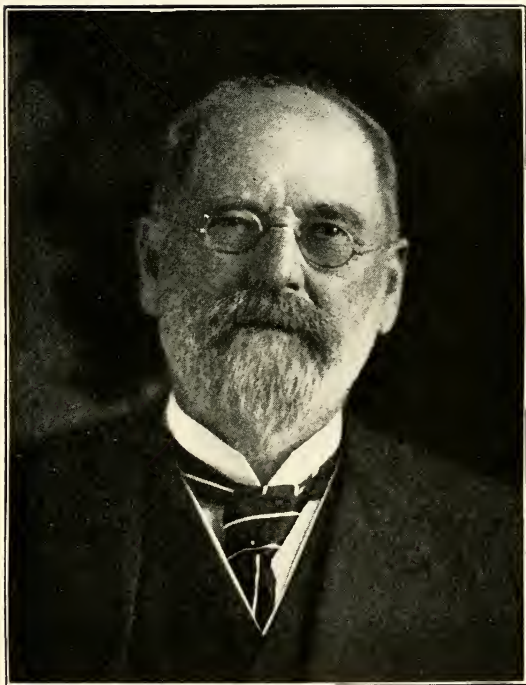
SCHRAUBSTADTER, William A., president Inland Type Foundry; born Brookline, Mass., October 21, 1864; son of Carl and Augusta (Stearn) Schraubstadter; came to St. Louis with parents in 1875; began business with Central Type Foundry of St. Louis, where he remained until 1893, when in 1894 his brothers, Oswald and Carl organized the Inland Type Foundry Company.

SCUDDER, Elisha Gage; born Hyannis Port, Mass., May 17, 1839; son of Frederick and Cordelia (Gage) Scudder; began business in wholesale grocery house in Boston, Mass., 1857; came to St. Louis in 1865, becoming salesman with wholesale grocery firm of Joseph Hamill & Co., and then with their successors, Brookmire & Rankin; then of firm of Brookmire, Rankin & Scudder, when in 1885, the firm of E. G. Scudder & Bro. was formed; incorporated May 1st, 1893, as Scudder-Gale Grocery Company. In 1903 was consolidated with the firm of J. W. Scudder & Co. under the new corporate name of Scudders-Gale Grocery Company, of which he is president; also president Scudders-Gale-Wearen Company, Cairo, Ill.



ELISHA GAGE SCUDDER.

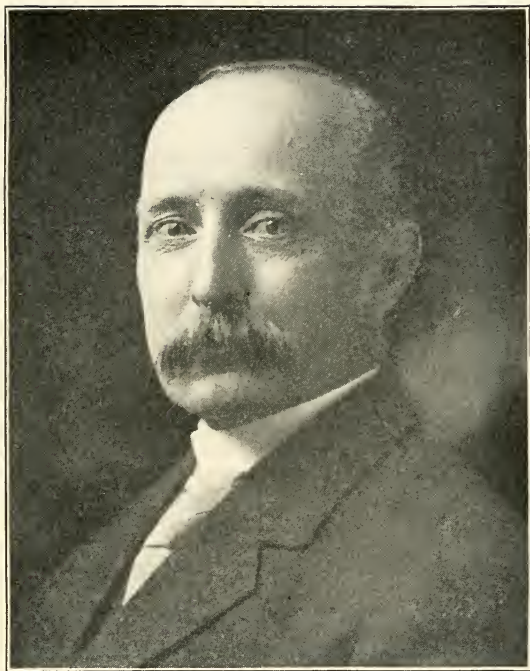
SCULLIN, John, chairman board Scullin-Gallagher Steel and Iron Company, director St. Louis Union Trust Company, St. Louis Transfer Company, Missouri and North Arkansas R. R. Company, Denison Light and Power Co., etc.; worked on father's farm in New York state, then at the age of 19 went to railroad work with construction crew; was later advanced in charge of crew; became contractor, 1863, for construction of Minneapolis and Cedar Valley R. R., then crossed plains prospecting until 1865; bridge contractor in Leavenworth County, Kan., 1866; contractor for central branch, Union Pacific Ry., 1867; built extension of Missouri Valley Ry. to Iowa state line in 1868, and part of road from Leavenworth to Cameron, Mo.; began construction of M., K. & T. Ry. in 1869, from Emporia, Kan., through to Texas, and the Missouri division through to Moberly, completing same in 1874; in 1875 became interested in street railways in St. Louis; appointed general manager Western Division Mexican Central Ry., City of Mexico, in 1883, resigning in 1885 to return to St. Louis; president Wiggins Ferry Company, 1886-1902; St. Louis, Kansas City and Colorado R. R. Co., 1899-1902; St. Louis and North Arkansas Ry. Co., 1899; Arkansas and Choctaw Ry. Co., 1901-2; born St. Lawrence County, N. Y., August 17, 1836; son of Nicholas and Mary (Callahan) Scullin.



JOHN SCULLIN.

SHAPLEIGH, Alfred Lee, treasurer Norvell-Shapleigh Hardware Company, president Shapleigh Investment Company, Union Lead Company, Washington Land and Mining Company, second vice-president Merchants-Laclede National Bank, vice-president American Credit-Indemnity Company of New York, director St. Louis Cotton Compress Company, United Elevator and Grain Company, president St. Louis Mercantile Library Association, treasurer St. Louis Light Artillery Armory Association, first vice-president Hospital Saturday and Sunday Association, director Washington University, member executive committee Louisiana Purchase Exposition Company, also director, etc.; born St. Louis, February 16th, 1862; son of Augustus Frederick and Elizabeth Anne (Umstead) Shapleigh; began career as clerk in Merchants National Bank in 1880, then in wholesale coffee and spice company, then cashier Mound City Paint and Color Company, and in 1885 became secretary of A. F. Shapleigh Hardware Company (founded in 1843), and on incorporation of present company in 1901 was elected treasurer.

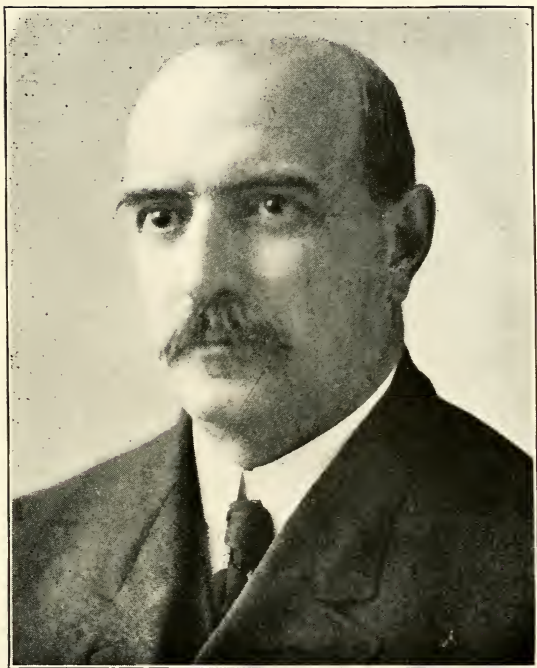
SHAPLEIGH, John Blasdel, Physician; born St. Louis, October 31, 1857; son of Augustus Frederick and Elizabeth Ann (Umstead) Shapleigh; graduated Washington University, A. B., 1878, St.



JOHN BLASDEL SHAPLEIGH, M. D.

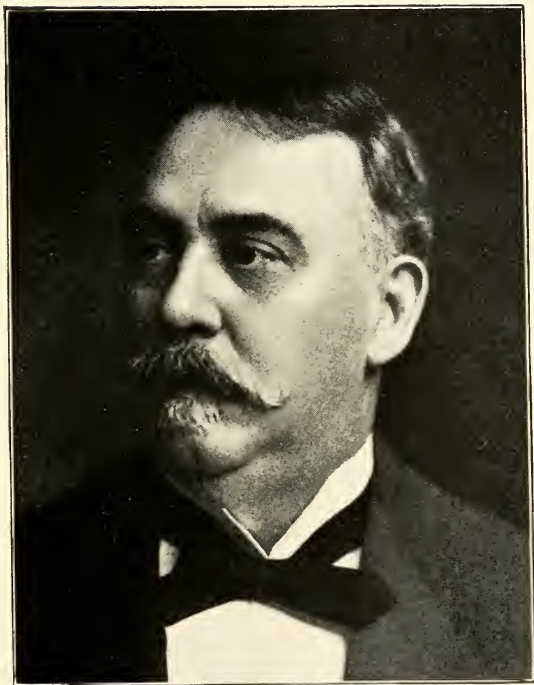
Louis Medical College, M. D., 1881, took post-graduate course in ear diseases, Vienna, Austria, 1884-5, interne St. Louis City Hospital, 1881-2, St. Louis Female Hospital, 1882-3; since 1885 engaged in practice limited to diseases of the ear. Lecturer on diseases of the ear, St. Louis Medical College, 1886-90, clinical professor of diseases of the ear, St. Louis Medical College (Medical Department Washington University), 1890 to 1895; since 1895 professor of otology, Medical Department, Washington University, and was dean of faculty of department, 1901-2; member of staff St. Luke's Hospital, and St. Louis Skin and Cancer Hospital; president, 1896, of the Medical Society of the City Hospital Alumni; member of important medical societies.

SHAPLEIGH, Richard Waldron, first vice-president Norvell-Shapleigh Hardware Company; born St. Louis, Mo., September 28, 1859; son of Augustus Frederick and Elizabeth Anne (Umstead) Shapleigh; began business career with A. F. Shapleigh & Co., hardware jobbers, in 1876, with which firm and successors he has since been connected. For four years was a director and then president Western Commercial Travelers Association, ex-member Battery A, National Guard of Missouri, member Municipal Bridge and Terminal Commission.



RICHARD WALDRON SHAPLEIGH.

SHELTON, Theodore, wholesale hats; born Sheltonville, Georgia, June 18, 1844; son of V. B. and Emily (Connelly) Shelton; educated in schools in Georgia and Boonville, Missouri; began commercial career as clerk with Cloney-Crawford & Co., Sedalia, Missouri; came to St. Louis in 1866 and entered the employ of Henderson, Ridgley & Co., wholesale dry goods; when they retired from business, March, 1867, he entered the employ of Gauss-Hunicke & Co., wholesale hats, became a partner of this firm in 1874, the name of the firm changing later on to the Gauss-Shelton Hat Company; sold out his interest in this company in 1901 and bought an interest in White-Branch & Shelton Hat Company, of which he is vice-president.



THEODORE SHELTON.

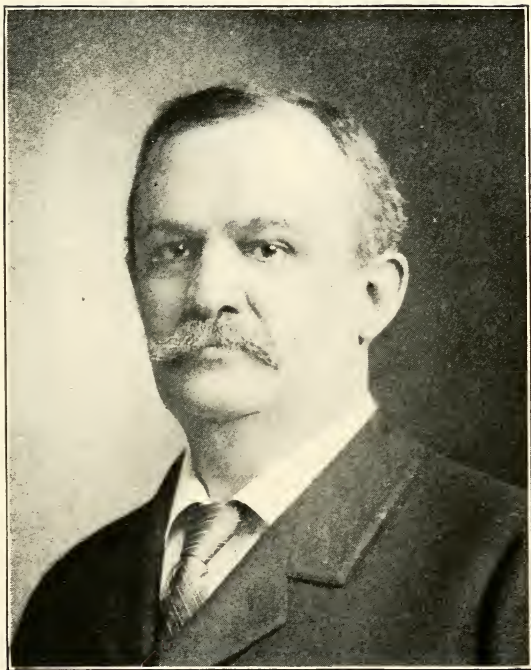
SHEPLEY, Arthur Behn; born St. Louis, March 21st, 1873; son of John R. and Mary A. (Clapp) Shepley; admitted to St. Louis bar in 1897; became member of firm of Nagel and Kirby in 1903.

SHEPLEY, John Foster, vice-President St. Louis Union Trust Company; born St. Louis, October 11, 1858; son of John R. and Mary A. (Clapp) Shepley; practiced law from 1880, being a member of the firm of Lionberger & Shepley up to 1900, when he retired to enter the Union Trust Company; on consolidation of the Union Trust Company and the St. Louis Trust Company, in 1903, was elected vice-president.

SIMMONS, Edward Campbell, chairman of the board of directors Simmons Hardware Company. director Bank of Commerce, St. Louis Union Trust Company, St. Louis Refrigerator & Cold Storage Company, Police Commissioner under Gov. Crittenden, serving on Couples' board; born Frederick, Md., September 21, 1839; son of Zachariah T. and Louisa C. Simmons; engaged in the hardware business in St. Louis since January, 1856. On January 1, 1874 incorporated Simmons Hardware Company, and has ever since been head of this company.

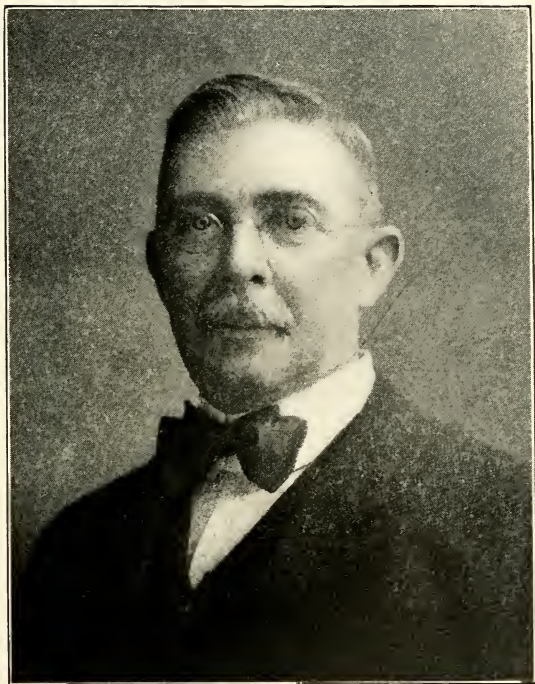
SIMMONS, Wallace Delafield, president Simmons Hardware Company; born St. Louis, November 24, 1867; son of Edward C. and Garrie (Welch) Simmons; began business career in hardware business, which he has since followed; made director Simmons Hardware Company in 1892, and president January 3rd, 1898.

SKINKER, Thomas K., lawyer; born in St. Louis County, Mo., June 9, 1845, son of Thomas and Jane (Neilson) Skinker; graduated from Washington University, A. B., 1863, University of Virginia, 1866-7; admitted to bar in the Circuit Court, St. Louis, December 29, 1867, Supreme Court United States, 1876; official reporter of decisions of Supreme Court of Missouri, 1877-84; engaged in general practice, but for many years has given special attention to municipal bonds; director and counsel Trust Company of St. Louis County, director and president Law Library Association of St. Louis; was president Clayton & Forest Park Railroad Company, built road in 1893. Member of Board of Election Commissioners, city of St. Louis, delegate to New York Conference for Reform of Primary Election Laws, 1906.



THOMAS K. SKINKER.

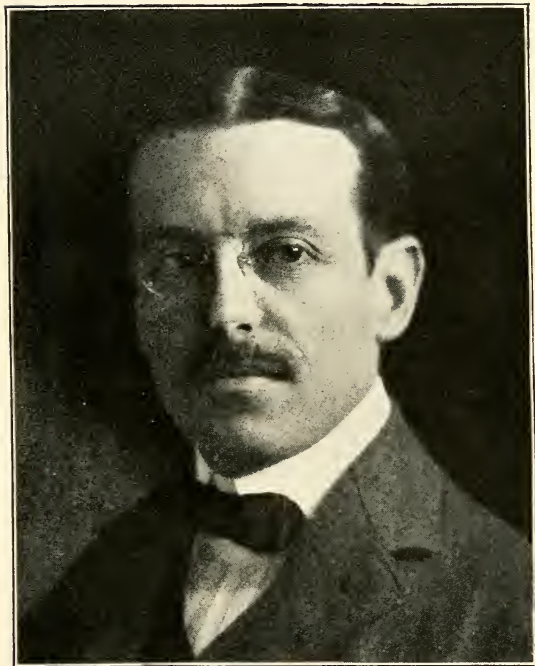
SLOAN, James Melmoth, shoe manufacturer; director Hamilton, Brown Shoe Company; born Marshall County, Mississippi; son of Rev. James A. and Sarah (Moffatt) Sloan; began business career as clerk in retail store at Taylors, Mississippi, on salary of \$12.50 per month, including board; five years later was given charge of clothing department of R. E. Doyle, Oxford, Mississippi, where he continued for many years; twenty-one years ago (1887) took position on road for Hamilton, Brown Shoe Company, with headquarters in Ft. Smith, Ark.; in 1900 was elected buyer and director of Hamilton, Brown Shoe Company, and located in St. Louis.



JAMES MELMOTH SLOAN.

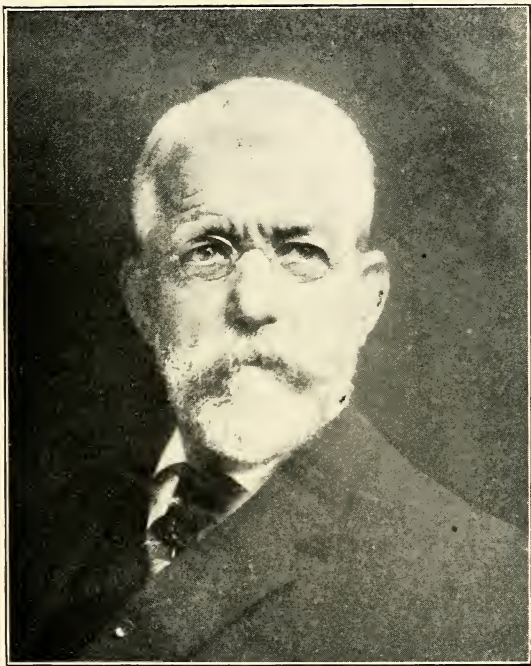
SMITH, Elsworth, Jr., physician; born St. Louis, Jan. 1, 1864; son of Dr. Elsworth F. and Isabella (Chenie) Smith; educated at St. Louis public school, St. Louis University, A. B., 1884, A. M., 1899, St. Louis Medical College, M. D., 1887; served as junior and senior physician and assistant superintendent St. Louis City Hospital, 1887-90; since then engaged in private practice; professor of clinical medicine, Medical Department, Washington University, physician, St. Louis Mullanphy and St. Louis Skin & Cancer Hospitals, and O'Fallon Dispensary; ex-president Medical Society of City Hospital Alumni; member of various medical societies.

SMITH, Irwin Z., vice-president Junior Realty Company; born St. Louis, August 19, 1862; son of Irwin Z. Smith and Elizabeth (Kerr) Smith; began career as manager of an orange grove; then with the St. Louis Union Trust Company as clerk, then secretary and director; resigned in 1899 to go into the real estate business as a member of the Junior Realty Company.



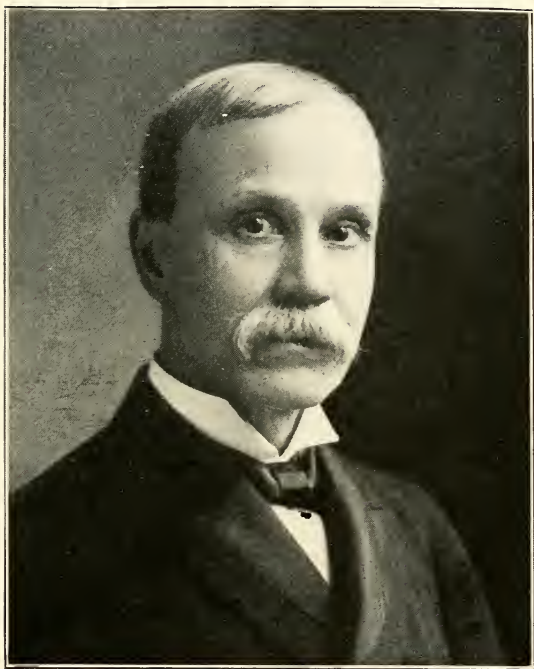
ELSWORTH SMITH, JR., M. D.

SNOW, Lewis Eben, insurance agent; born Barkhamstead, Conn., December 30, 1842; son of E. G. and Eunice (Woodruff) Snow; served as private, Company A, 23rd Connecticut Regiment in civil war; began in the insurance business March 1, 1864, and since February 9, 1866, has been partner with Wallace Delafield in insurance firm of Delafield & Snow; charter member Mercantile Club.



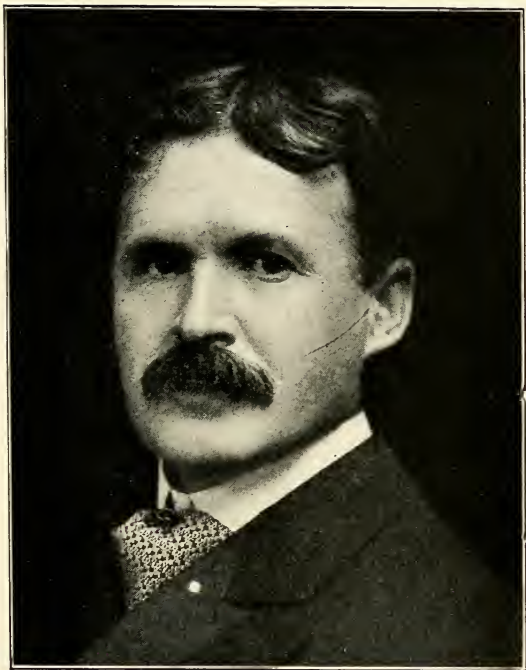
LEWIS EBEN SNOW.

SPENCER, Horatio Nelson, physician; born Port Gibson, Miss., July 17, 1842; son of Horatio N. and Sarah (Marshall) Spencer; graduated from the University of Alabama, 1862; served in Cowan's Battery, Loring's Division, Army of Tennessee, under Generals Bragg and Johnston for three years; graduated from College of Physicians and Surgeons New York, M. D., 1868; honorary LL.D., Westminster College, 1897; engaged in the practice of medicine since 1868; specialist of diseases of the ear, professor of diseases of the ear, Medical Department of Washington University; member of important medical societies, etc.



HORATIO NELSON SPENCER, M. D.

SPENCER, Selden Palmer, lawyer; born Erie, Pa., September 16, 1862; son of Sam'l Selden and Eliza D. (Palmer) Spencer; graduated from the Yale University, A. B., 1884; law department of Washington University, LL.B., 1886 (A. M. Ph. D. Westminster College, honorary M. D. Missouri Medical College), admitted to bar at St. Louis, 1885, member of the Missouri Legislature, 1895-6, judge of the Circuit Court, 1897 to 1903; was for several years professor of medical jurisprudence in the Missouri Medical College, president Missouri Bar Association, 1898; professor of medical jurisprudence, medical department, Washington University. Was agreed upon by 64 members of the Missouri Legislature in 1905 as candidate United States Senator.



SELDEN PALMER SPENCER.

STANARD, Edwin Obed, president E. O. Stanard Milling Company, director Boatmens Bank and St. Louis Union Trust Company, president Merchants' Exchange, 1866; elected lieutenant-governor of Missouri, 1868; to Congress from St. Louis, 1872; member Indianapolis Monetary Conference, 1897-98; born Newport, N. H., January 5, 1832; son of Obed and Betsy Ann (Webster) Stanard; family came west in 1837 to Iowa; came to St. Louis, 1853; taught school, then book-keeper and then traveling salesman for commission house in Alton, Ill.; in grain commission business in St. Louis, 1857-66; since 1866 in milling business.

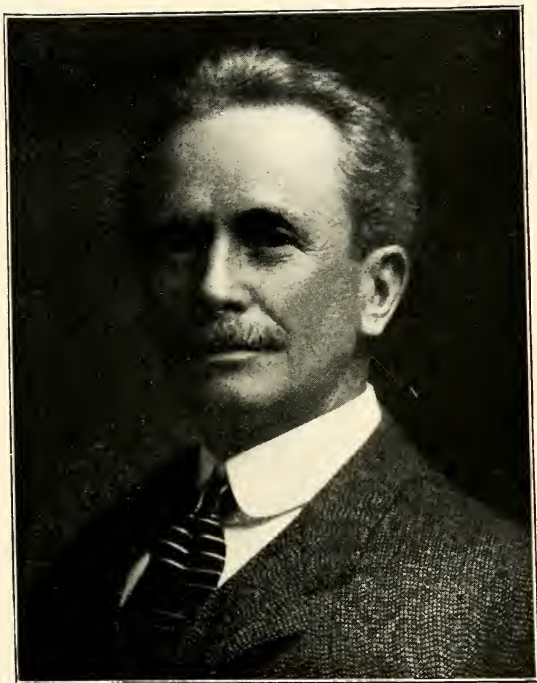
STEWART, Alphonso Chase; lawyer; born Lebanon, Tennessee, August 27, 1848; son of Lieutenant General Alexander P. and Harriet Byron (Chase) Stewart; served in Stearns' 4th Tennessee Cavalry C. S. A.; cadet on staff Lieutenant General Alexander P. Stewart, Alabama Military Corps Cadet; admitted to bar in 1876; member of firm of Turney & Stewart, lawyers, Winchester, Tennessee, 1869; Evans & Stewart, Enterprise and Meridian, Mississippi, 1871; since 1873 engaged in practice of law in St. Louis, member of firm of King, Phillips & Stewart, 1873, Phillips & Stewart, 1874, Phillips, Stewart, Cunningham & Elliott, 1889; Stewart, Cunningham & Elliott, 1897; Stewart, Elliott & Williams, 1904; since October,



ALPHONSO CHASE STEWART.

1889, counsel St. Louis Trust Co., now St. Louis Union Trust Co.; director of Schultz Belting Co., Goodwin Manufacturing Co., Tower Realty Co., Mermod, Jaccard & King Jewelry Co., president and treasurer of Vinita Realty Co., Spring Avenue Realty Co., secretary and treasurer Southwestern Improvement Association; was secretary, treasurer and counsel of Northwestern Building & Loan Association, 1873 to 1879; was president of the Board of Police Commissioners, City of St. Louis; member St. Louis Board of Health, February, 1905, to February, 1908; president Sabbath School Assembly Synod of Missouri; president St. Louis Public Museum; master of the Kadosh at the city of St. Louis, Mo., and deputy inspector general for said city.

STICKNEY, William Albert, president William A. Stickney Cigar Company; born Townsend, Mass., August 5th, 1844; son of Dr. Augustus G. and Louise (Wilson) Stickney; began business career as clerk in tea, coffee and tobacco store in Boston in 1862; enlisted 1864 in 6th Massachusetts Volunteer Infantry; after term of service expired became identified with cigar trade in New York City; came to St. Louis in 1872 and later established the William A. Stickney Cigar Company.



WILLIAM ALBERT STICKNEY.

STIFEL, Herman Charles, stock and bond broker; born St. Louis, June 7th, 1861; son of Christopher A. and Emelia (Hamerstein) Stifel; began career as mechanical engineer for Girard B. Allen Iron Works, then assistant superintendent for Rupferle Bros. Manufacturing Company, then in charge of factory for N. O. Nelson Manufacturing Company, and in 1897 went into the stock and bond business as vice-president and treasurer of the Alzheimer & Rawlins Investment Company; also President New Long-Distance Telephone Company of Indiana; director United States Telephone Company, Rochester, N. Y.; Toledo Telephone Company; Detroit Telephone Company; Cuyahoga Telephone Company and United States Long-Distance Company, both of Cleveland, Ohio, and the Interstate Long-Distance Company of Michigan; ex-president St. Louis Stock Exchange, etc.



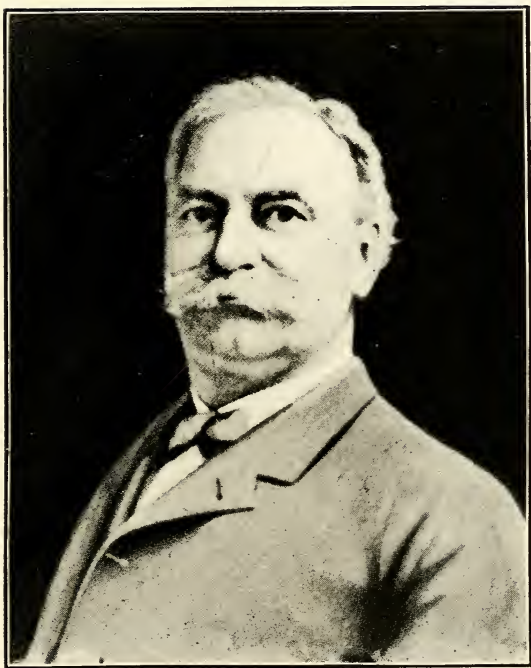
HERMAN CHARLES STIFEL.

STIX, William, vice-president Rice-Stix Dry Goods Company, president Premium Manufacturing Company, president Mid-City Realty Company; born in Demmelsdorff, Germany, April 25, 1838; son of Solomon and Deborah (Cohn) Stix; started in retail business in Springfield, Ill., in 1854, in wholesale and retail dry goods at St. Joseph, Mo., in 1856; formed a partnership in wholesale and retail dry goods business with Henry Rice as Rice-Stix & Co. in Memphis, Tenn., in 1862; moved to Cincinnati in 1868, retaining interest in Rice-Stix & Co., also becoming partner in the house of Stix-Krouse & Co., wholesale clothing, Cincinnati; disposed of his interest in this company in 1884, and moved to St. Louis to devote his entire time to Rice-Stix & Co., with which he has since been connected.



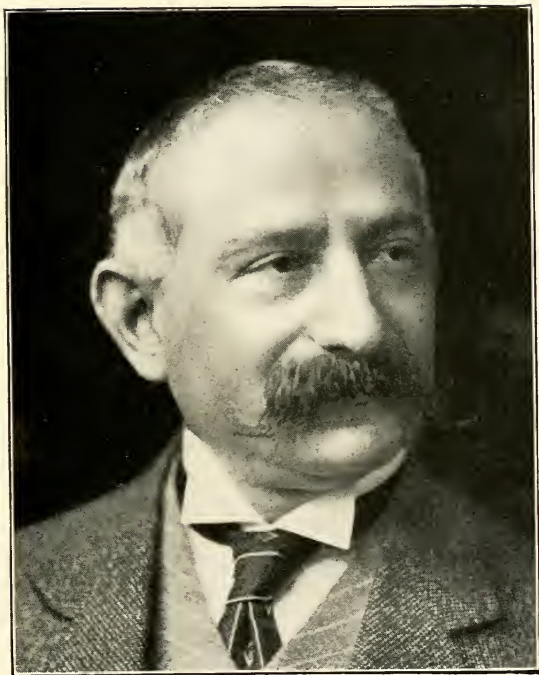
WILLIAM STIX.

STOCKTON, Robert Henry, president Majestic Manufacturing Company (Majestic Ranges), Page Avenue Heights Realty Company, Avenue Hotel Company (Majestic Hotel), Hot Springs, Ark.; director Mississippi Valley Trust Company, chairman Press and Publicity Committee, Louisiana Purchase Exposition; born Mt. Sterling, Ky., July 5th, 1842; son of George Jouett and Gusta Ann (Somersall) Stockton; served in Civil War four years and was 1st lieutenant of Company I, 2nd Missouri Regiment, Cockrell's Brigade, C. S. A. Was first secretary Simmons Hardware Company, serving in that capacity for twelve years; then as second vice-president for two years; president Majestic Manufacturing Company since 1891.



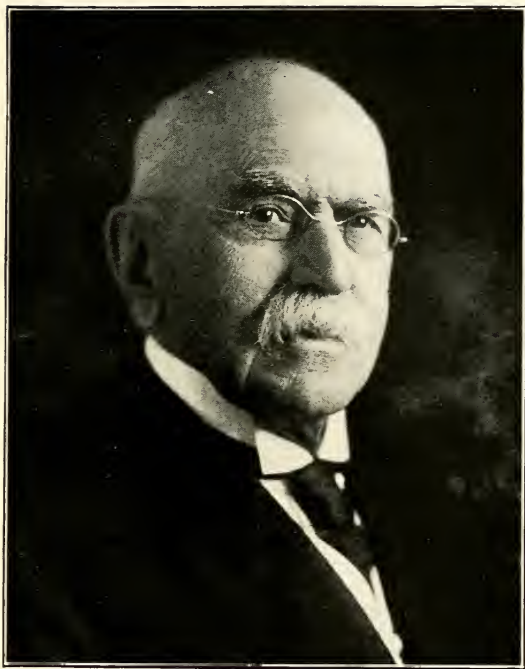
ROBERT HENRY STOCKTON.

SWARTS, Charles Louis, secretary and treasurer of Wertheimer-Swarts Shoe Company, Goodbar Shoe Manufacturing Company; born Cincinnati, Ohio, February 25, 1859; son of Jos. L. and Caroline (Stix) Swarts; graduated as civil engineer in 1879; associated with Louis Stix & Co., wholesale dry goods, 1879 to 1883; associated with J. J. Wertheimer since 1883. In 1901 he and Mr. J. J. Wertheimer established the present corporation of Wertheimer-Swarts Shoe Company, of which he has since been secretary and treasurer.



CHARLES LOUIS SWARTS.

TAUSSIG, William, - president St. Louis Bridge Company, member of Board of Education and president thereof, 1903-4; president Self-Culture Hall Association since 1895; president Tenement House Association, St. Louis, since 1905; born Prague, Bohemia, February 28, 1826; son of John L. and Charlotte (Bondy) Taussig; graduated from University of Prague, 1844; arrived in St. Louis 1848; St. Louis School of Medicine, M. D., 1850 (honorary LL.D., Washington University, 1905); member of the Board of Trustees, Washington University; practiced medicine from 1850 to 1864; mayor of Carondelet, 1852; member, 1859-65, and presiding justice, 1863 to 1865, St. Louis County Court; president Traders Bank, 1866-9; director and general manager of St. Louis (Eads) Bridge, 1867 to 1896; president Terminal R. R. Assn., 1889 to 1896, when he retired from that position.



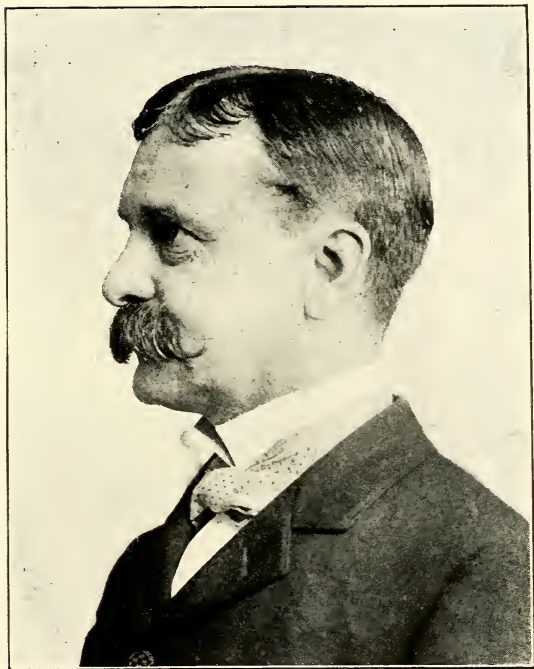
WILLIAM TAUSSIG, M. D.

TEICHMANN, Otto Louis, secretary and treasurer Teichmann Commission Company; born St. Louis, May 12, 1865; son of Chas. H. and Emily (Bang) Teichmann; president of the Merchants' Exchange, 1905.



OTTO LOUIS TEICHMANN.

TIFFANY, Dexter, lawyer; born St. Louis, Mo. (corner 5th and Olive streets), August 28, 1846; son of Dexter and Hannah (Kerr) Tiffany; received degree of A. B. from Harvard in 1868, and began the practice of law in St. Louis, where he has since been located; was at one time associated with Finkelnburg & Rassieur.



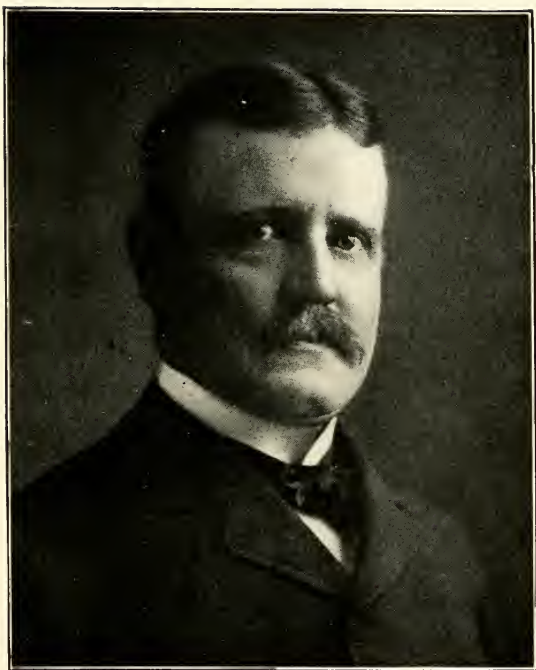
DEXTER TIFFANY.

TUHOLSKE, Herman, surgeon; born at Meseritz, Prussia, March 27, 1848; son of Newman and Johanna (Arnfield) Tuholske; educated in public school and gymnasium, Meseritz, Prussia; graduated from Missouri Medical College, M. D., 1870; engaged in practice in St. Louis since 1870, specializing in surgery; took post-graduate courses at the Universities of Berlin, Vienna and London; was surgeon to 1st Regiment National Guard of Missouri; was in charge of the St. Louis City Dispensary from 1870 to 1875; demonstrator and professor of anatomy, Missouri Medical College, 1873 to 1881; professor of surgery, Missouri Medical College, 1881 to 1899; surgeon to the Polyclinic Hospital till 1899; is now surgeon in chief St. Louis Jewish Hospital, surgeon to Washington University Hospital, consulting surgeon Martha Parsons Free Hospital for Children, consulting surgeon City Hospital; professor of surgery, medical department, Washington University; member of various medical societies in this country and Europe, and now president of the St. Louis Medical Society; one of the authors of the International Text-book on Surgery, in Vol. II.; author of many original articles, notably on the surgery of the stomach.



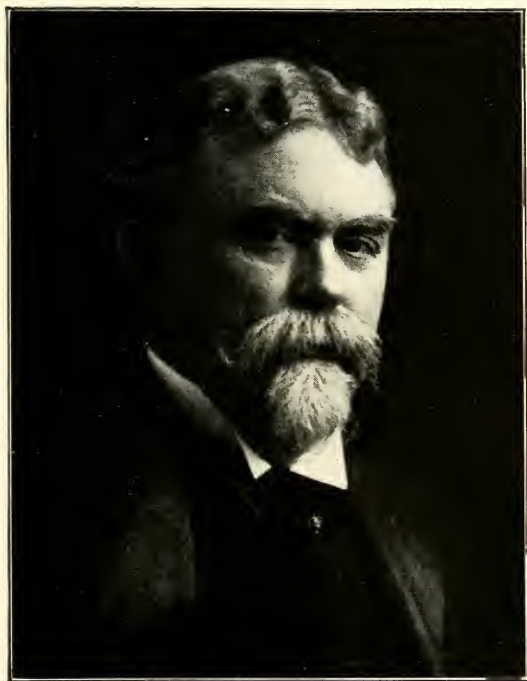
HERMAN TUHOLSKE, M. D.

VAN BLARCOM, Jacob Craig; president National Bank of Commerce; born in Bergen county, New Jersey, June 1, 1849; son of Jacob Van Riper and Euphemia (Dixon) Van Blarcom; began career with Peterson-Hawthorn & Co., wholesale saddlery, hardware and leather, 1866-71; appointed chief accountant Bank of Commerce, July, 1870; elected cashier in 1877; elected vice-president National Bank of Commerce, St. Louis, December, 1898, and became president on the death of Mr. William H. Thompson, in 1905; director St. Louis Car Wheel Company, Wagner Electric Manufacturing Company, Burlington Elevator Company, Bes Line Construction Company, St. Louis & Southwestern Railway Company, American Central Insurance Company, Willis Coal & Mining Company, and Phenix National Bank of New York.



JACOB CRAIG VAN BLARCOM.

VAN CLEAVE, James Wallace, president of The Buck's Stove & Range Company, St. Louis, Mo.; president the Citizens Industrial Association of St. Louis, president of the National Association of Manufacturers of New York City, etc.; born in Marion County, Kentucky, July 15, 1849; son of Henry Mason and Eliza J. (Burks) Van Cleave; began career in stove business in employ of J. S. Lithgow & Co., in 1867; became secretary of successor, and later established the firm of J. W. Van Cleave & Co., Louisville, Ky.; came to St. Louis in 1888 and has since been in control of The Buck's Stove & Range Company.



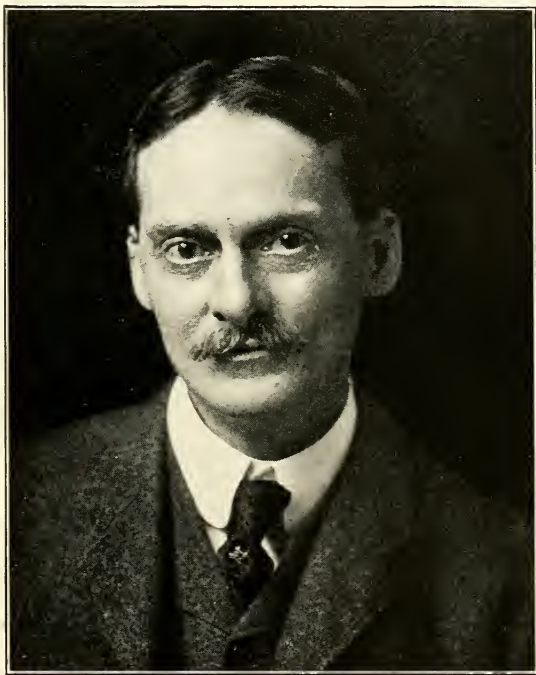
JAMES WALLACE VAN CLEAVE.

VON BRECHT, Frank Alexander, vice-president G. Von Brecht Butchers' Supply Company; born St. Louis, November 30, 1875; son of Gustavus and Emilia Von Brecht; in 1890 entered business of G. V. Brecht Butchers' Supply Co. (established by father in 1853), and as apprentice went through the different departments of the plant and office. In 1893 became manager of the Buenos Ayres branch of the house; in 1894, manager of Central Asiatic branch; in 1896, went into Western China, Afganistan, and Southern Siberia; manager of European house in 1897; traveling through Europe, Russia and Turkey; elected director of firm in 1898, and had charge of all three foreign branches in 1898 to 1902; elected vice-president in 1902, which office he now holds.



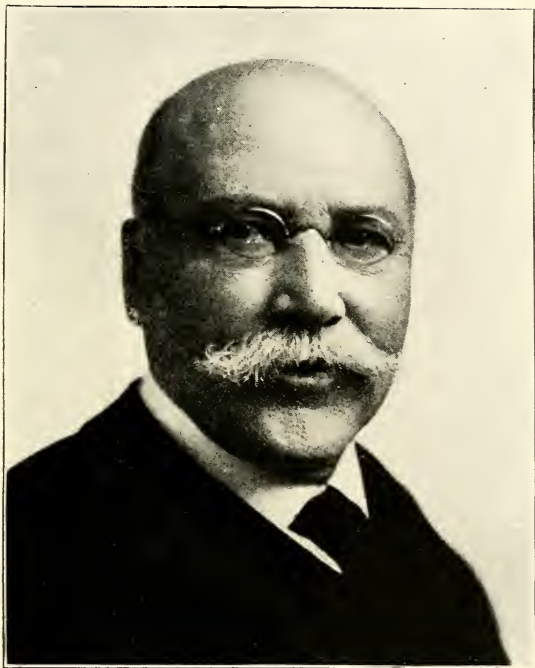
FRANK ALEXANDER VON BRECHT.

WADE, Festus John, president Mercantile Trust Company, Commerce Realty Company, Corner Realty Company, Eleventh Street Realty Company, Hotel Realty Company, The Public Building Company, Twenty-first Street Realty Company, Equitable Building, Germania Realty Company, Northern Investment Company, Haw Real Estate Company, secretary and treasurer Peter A. O'Neil Estate, Rialto Building Company, vice-president Emporium Realty Company, Henderson Realty Company, and director St. Louis Transit Company, United Railways Company, Calvary Cemetery Association, Individual Fire Underwriters Association, etc.; born Limerick, Ireland, October 14, 1859; son of Thomas and Catherine (McDonough) Wade; after a number of years in the real estate business in St. Louis, he organized and became president of the Mercantile Trust Company.



FESTUS JOHN WADE.

WALBRIDGE, Cyrus Packard; wholesale druggist; ex-mayor; born Madrid, New York, July 20, 1849; son of Orlo Judson and Althea Maria (Packard) Walbridge; graduated from the law department of the University of Michigan, 1874; since April, 1879, has been connected with the J. S. Merrell Drug Co., of which he is president; president of the Bell Telephone Co. of Missouri; served eight years in National Guards of Missouri, retiring in 1885 as lieutenant colonel 1st Regiment, served in House of Delegates, St. Louis, 1881-3; president City Council 1889-93; mayor of St. Louis 1893-7; endorsed by Republican convention of Missouri for vice-president of United States; Republican nominee for governor of Missouri, 1904.



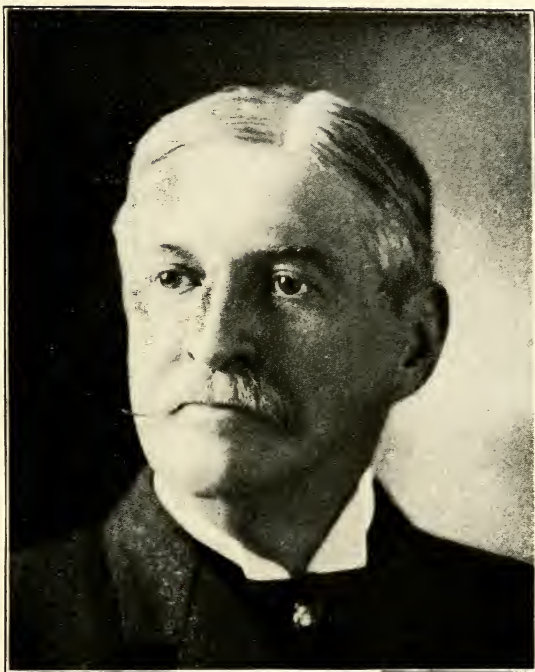
CYRUS PACKARD WALBRIDGE.

WALLACE, Mahlon Brookings, vice-president and general manager Samuel Cupples Woodenware Company; born St. Louis, Missouri, July 29, 1871; son of Asa A. and Mary J. (Brookings) Wallace; educated Smith Academy, St. Louis; began business career as stock clerk in 1890, with Samuel Cupples Woodenware Company, and has advanced through various positions to that of vice-president and general manager of the Samuel Cupples Woodenware Company; director State National Bank, Commonwealth Trust Company, Union Bag and Paper Company, New York City, and president Escanaba Manufacturing Company.



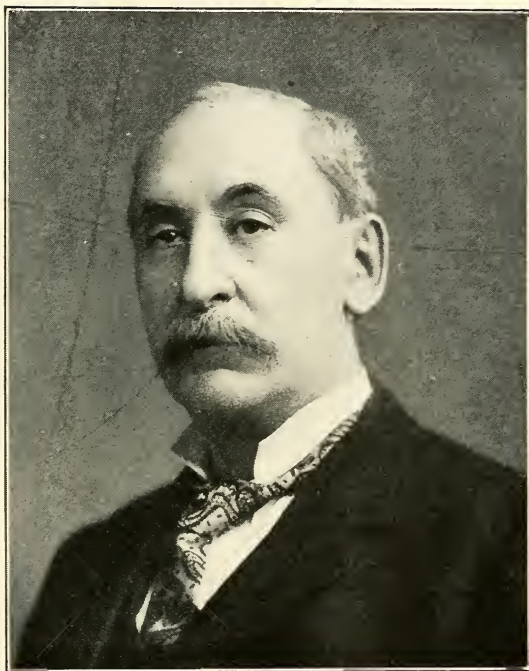
MAHLON BROOKINGS WALLACE.

WALSH, Julius S., chairman board of directors Mississippi Valley Trust Company, chairman board of directors St. Louis Terminal Association, president Mississippi Glass Company; born St. Louis December 1st, 1842; son of Edward and Isabelle (de Mun) Walsh; graduated from law department of Columbia College, LL.B., 1864; admitted to practice law in New York, 1864; St. Louis, 1865; president Citizens Railway Company, 1870; president Union Railway Company, 1873; president South Pass Jetty Company, 1875; president St. Louis Agricultural and Mechanical Fair Association, 1874-1878; president People's Railway Company, 1877, also the Tower Grove and Lafayette Railway Company; built the Northern Central Railway in 1885; president St. Louis Bridge Company, 1875-90; vice-president St. Louis Terminal Association, 1895; president, 1896; president St. Louis & Suburban Railway to consolidation, and in 1890 organized the Mississippi Valley Trust Company; president 1890-1906.



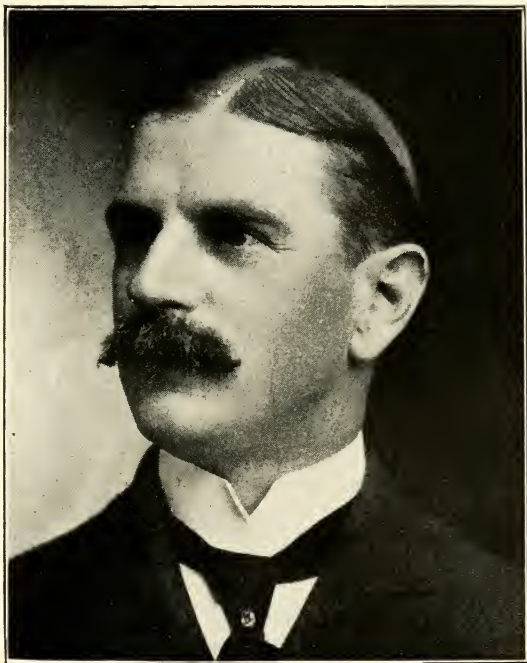
JULIUS S. WALSH.

WANGLER, Joseph Francis; president of the Joseph F. Wangler Boiler & Sheet Iron Works Company, Joseph F. Wangler Realty Company; member Merchants' Exchange, etc.; born Pittsburg, Pa., March 4, 1837; came to St. Louis in 1851 by steamboat; took seven days to come from Pittsburg to St. Louis; started as an apprentice in boiler making and sheet iron work in Broadway Foundry; worked at the trade until March 28, 1864, since which time he has been conducting a general boiler and sheet iron works, of which he is the head.



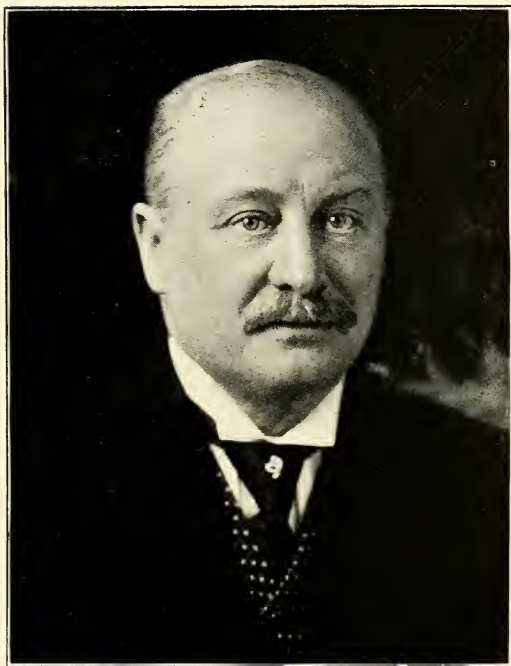
JOSEPH FRANCIS WANGER.

WELLS, Rolla, mayor St. Louis, April 2nd, 1901, and re-elected April 4th, 1905; director American Steel Foundries, Mississippi Valley Trust Company, State National Bank, etc.; born St. Louis, June 1st, 1856; son of Hon. Erastus and Isabella Bowman (Henry) Wells; began career as assistant superintendent of street railway corporation and afterwards general manager, 1879-1883; then associated with father in various enterprises until father's death in 1893; was president American Steel Foundry Company in 1903, which has since been consolidated with the American Steel Foundries.



ROLLA WELLS.

WENNEKER, Charles Frederick, president Blanke-Wenneker Candy Company; born St. Louis, October 10, 1852; son of Clemmens and Henrietta (Blanke) Wenneker; educated in St. John's Lutheran Parochial School and Bryant & Stratton's Business College; began business career in employ of the Blanke Brothers Candy Company as a boy about 1868, and advanced to an important position in the company which he left in 1889 in order to organize the Wenneker-Morris Candy Company, of which he was president until that company and the Blanke Brothers Candy Company consolidated on September 15, 1904, as the Blanke-Wenneker Candy Company, of which he is president; was United States collector of internal revenue for Eastern District of Missouri, appointed by President Benjamin Harrison, serving from 1899-1903; was elected city collector of St. Louis, serving 1897-1901, was delegate to National Republican Convention in 1880 and 1888, has served at numerous State and City Republican conventions as chairman and secretary; was chairman Missouri State Delegation of Trans-Mississippi Congress at Salt Lake City, was a director of the Louisiana Purchase Exposition, was secretary Missouri State Republican League eight years; ex-Grand Master State of Missouri, A. O. U. W., etc.



CHARLES FREDERICK WENNEKER.

WERTHEIMER, Jacob J., president Wertheimer-Swarts Shoe Company, director of Merchants-Laclede National Bank, member of Business Men's League, member of the Commercial Club, St. Louis Club and Noonday Club; born in Troy, Ohio, June 12, 1852; son of Joseph and Jeanette (Barnet) Wertheimer; came to St. Louis February 14, 1873; started in the boot and shoe business in 1882, and in 1891 joined in organizing The Wertheimer-Swarts Shoe Company, of which he is president.



JACOB J. WERTHEIMER.

WESTEN, Edward; president Edward Westen Tea & Spice Co.; born Moravia, Austria, August 3, 1850; son of Anton and Eva Westen; was officer in Austrian army 1871 to 1873; since 1874 has been in mercantile business on own account, first in Europe and since 1885 in United States; in 1893 established the Edward Westen Tea & Spice Co., of which he is president.



EDWARD WESTEN.

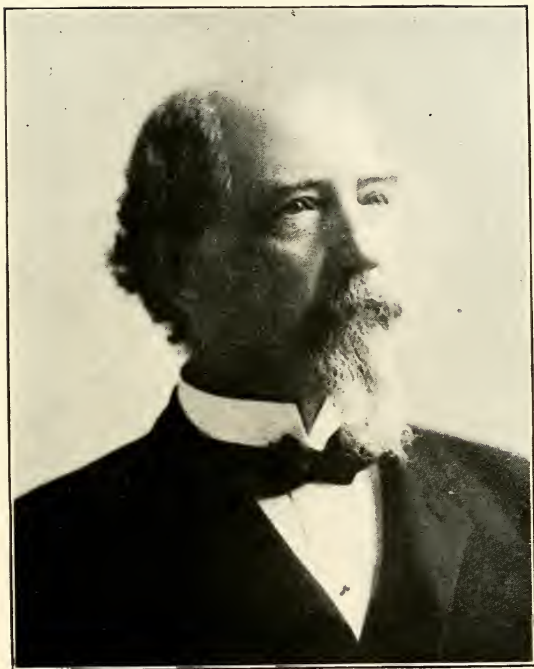
WHITAKER, Edwards, vice president Boatmans Bank, vice-president Bell Telephone Company, director St. Louis Union Trust Company; stocks and bonds, etc.; born St. Louis, April 29, 1848; son of William A. and Letitia (Edwards) Whitaker; first position as clerk under Col. L. S. Metcalfe, quartermaster's department, United States Army; then clerk in United States subtreasury office at St. Louis under Gen. Albert G. Edwards, assistant United States treasurer; then with firm of Edwards & Matthews, bankers and brokers; became junior member of Matthews & Whitaker, and in 1890, when Matthews retired, this firm became Whitaker & Hodgman, changing later to Whitaker & Company.

WILLIS, Gordon; vice-president and secretary Hunkins-Willis Lime and Cement Co.; born Galena, Illinois, May 29, 1859; son of W. B. and Ellen P. (Pratt) Willis; came to St. Louis in 1866; began business career with Wiggins Ferry Co.; was superintendent of car ferry for eight years; then for four years was with R. S. McCormick & Co.; in 1889 became secretary of Thorn & Hunkins Lime and Cement Co. (established in 1875), which was succeeded in 1896 by the Hunkins-Willis Lime and Cement Co., of which he is vice-president and secretary; on January, 1906, was elected president of National Builders Supply Association.



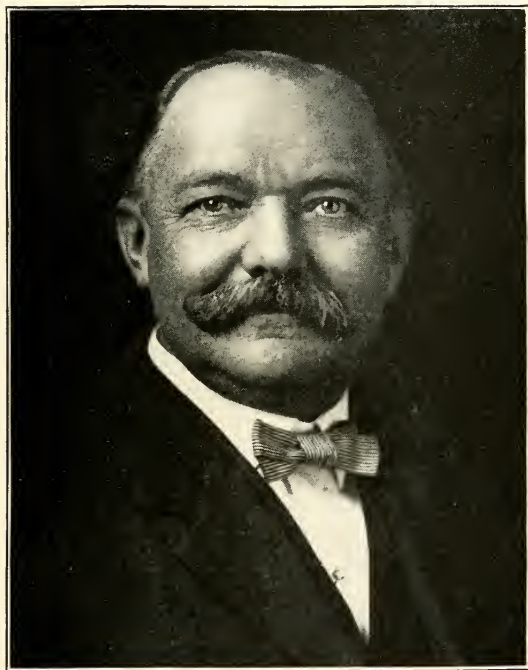
GORDON WILLIS.

WINKLE, Joseph, president Winkle Terra Cotta Company, Winkle Mercantile and Agricultural Company, of Illinois; born in Staffordshire, England, June 1st, 1837; son of Andrew and Martha (Littler) Winkle; came to the United States in March, 1859, having served his apprenticeship and worked in the potteries before coming to the United States; on his arrival in this country he entered the clay industries, and has continued in that business since; he organized the Joseph Winkle Terra Cotta Works in 1883; incorporated as the Winkle Terra Cotta Company in 1889, of which company he is president.



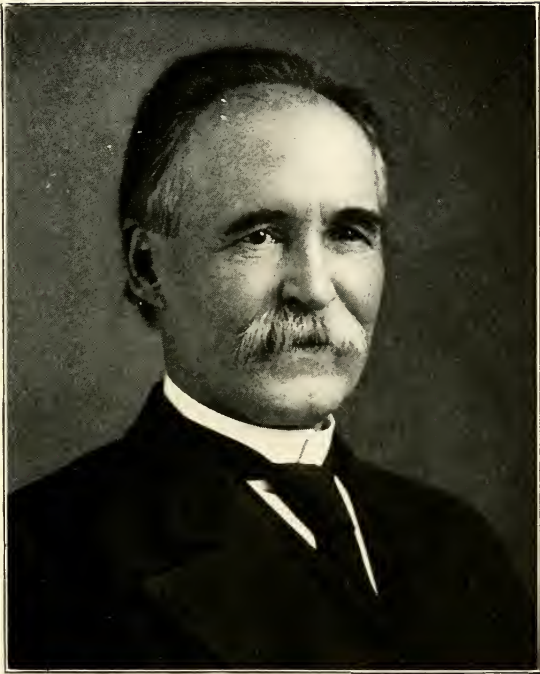
JOSEPH WINKLE.

WINTERMANN, Rudolph, president St. Louis Syrup and Preserving Company; born Oldenburg, Germany, March 2nd, 1853; son of C. R. and Marie (Brackenhoff) Wintermann; came to America in 1870; St. Louis, 1871, and organized the St. Louis Syrup and Refining Company in 1887; absorbed the Columbia Preserving Company in 1900 and changed name to St. Louis Syrup and Preserving Company.



RUDOLPH WINTERMANN.

WRIGHT, Thomas, president Chemical Building Company, New Imperial Building Company, Lincoln Trust Building Company, Monetary Realty & Building Company, Thos. Wright Investment Company; director Third National Bank, etc.; born New York City, January 27, 1841; son of Robert and Martha Wright; served in Army of the Potomac through Civil War, enlisting as private and being mustered out as major and brevet lieutenant colonel; established cigar business at Third and Olive streets in 1866 as T. Wright & Co., until 1896, when retired in favor of brother, Jno. H. Wright & Sons, W. R. Wright and G. H. Wright, incorporated as T. Wright & Co. Cigar Co.



THOMAS WRIGHT.

